

2017

MISSOURI

PRODUCTS LIABILITY INSURANCE REPORT

STATISTICS SECTION

October 2018

MISSOURI PRODUCT LIABILITY INSURANCE REPORT 2017

**Department of Insurance, Financial Institutions &
Professional Registration
Statistics Section
October 2018**

DEFINITION OF TERMS

Indemnity Paid: The sum of all payments made during the year for the benefit of insurance claimants, before reinsurance has been ceded and/or assumed. These payments include amounts paid in the current year for claims arising from coverage in prior years and exclude amounts which will be paid in future years for claims arising from the current year. Hence, this item is not a measure of the actual cost of current coverages, but only of current cash flows.

Loss Adjustment Expenses: The cost involved in an insurance company's adjustment of losses under a policy.

Loss Reserves: An estimate of the value of a claim or group of claims not yet paid.

Written Premium: The dollar amount charged when a policyholder contracts for insurance coverage before reinsurance has been ceded and/or assumed.

Earned Premium: The part of premium attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

Losses Incurred: The sum of losses paid plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business for the preceding year. Incurred losses reported include estimated amounts unpaid for incurred-but-not-reported (IBNR) claims.

Market Share: The dollar amount of direct premiums written by company divided by the total amount of direct premiums written industry-wide for the particular line of business being analyzed, expressed as a percentage.

Loss Ratio: The dollar amount of direct losses incurred divided by the dollar amount of premiums earned for the particular line of business being analyzed, expressed as a percentage. This is an accounting representation of the portion of each premium dollar which is needed to honor a company's promise to pay claims.

EXECUTIVE SUMMARY

Product liability insurance provides coverage for claims arising from the use, handling or consumption of a product. The following report provides detailed information on specific characteristics of claim handling, claim costs and profitability of this line of insurance. In 2017, product liability insurers in Missouri sold \$37,877,232 in coverage, paid \$38,865,226 in losses and had a total of \$25,127,698 in incurred losses (which includes expected future claim payments).

Over the past 10 years, product liability writers experienced volatile loss ratios - or claims incurred as a percentage of earned premiums. Losses reached a 10 year high in 2014, with a loss ratio of 186.1%, compared to a loss ratio of just 12.4% in 2016. In such a relatively small line of insurance, highly volatile losses and loss ratios are common.

The number of claims closed with payment decreased by 1.9% from 2016 to 2017. Over a 10-year span, the highest number of claims closed with payment occurred in 2009 and 2015. Average indemnity paid on claims reached a high of \$70,677 in 2011. The average cost of defending claims closed with payment in 2017 was \$15,216.

The number of companies writing direct business for product liability insurance has fluctuated slightly over the past 10 years, with 164 companies writing in 2017.

This report has been compiled using closed claim data as reported under Section 374.415, RSMo and the Missouri Supplement to Page 19 of the Annual Statement. As a result, the accuracy of this report is dependent upon the accuracy of each company's annual statement and submission of closed claim data. Future releases of these data may contain revisions.

Any questions concerning this report should be addressed to the Statistics Section, Department of Insurance, Financial Institutions & Professional Registration, P.O. Box 690, Jefferson City, MO 65102-0690.

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MAJOR TRENDS

This section contains graphs depicting trends in product liability for:

Loss Ratio 2008 - 2017

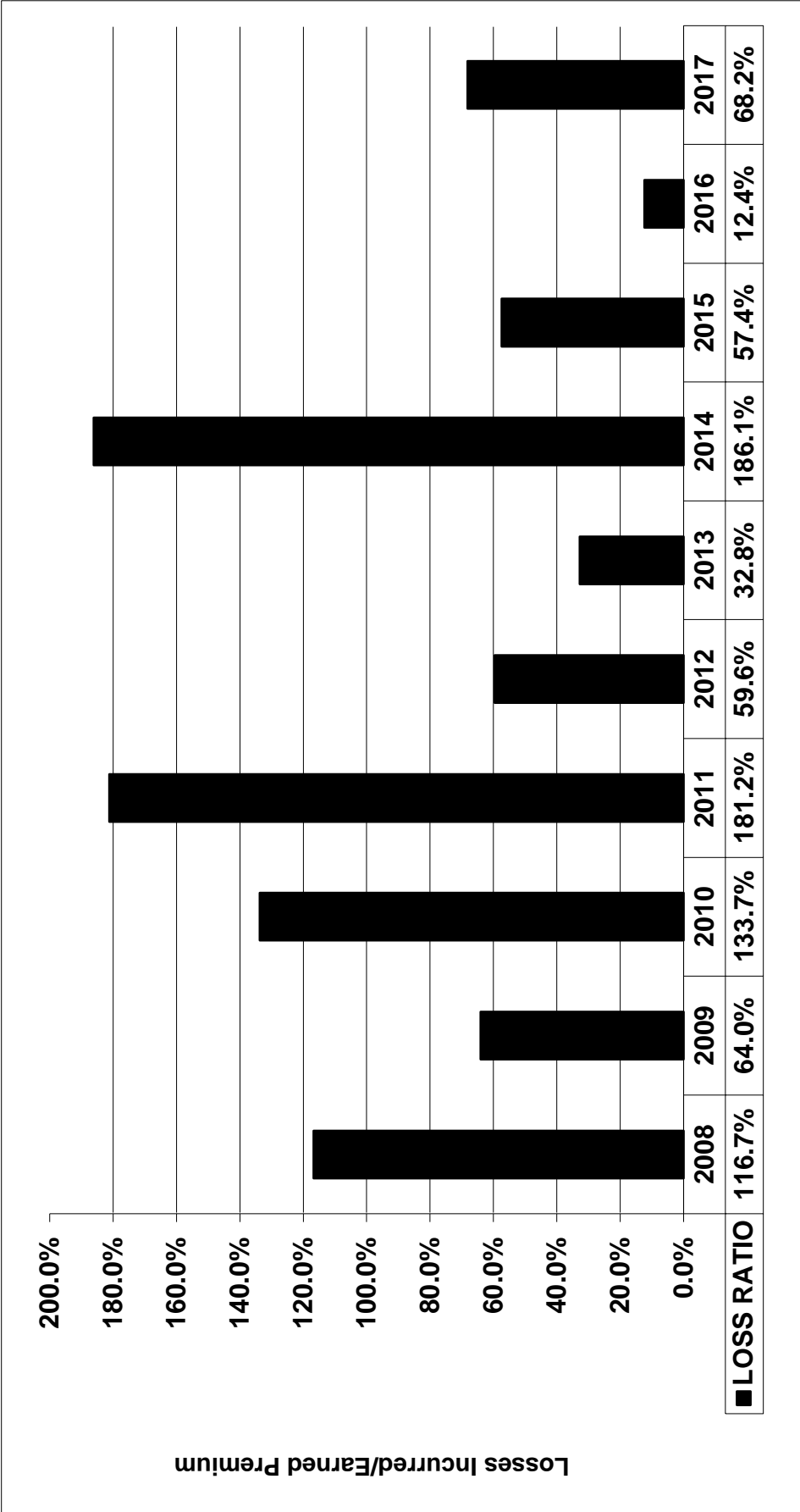
Number of Claims Closed 2008 - 2017

Average Indemnity Paid for All Paid Claims 2008 - 2017

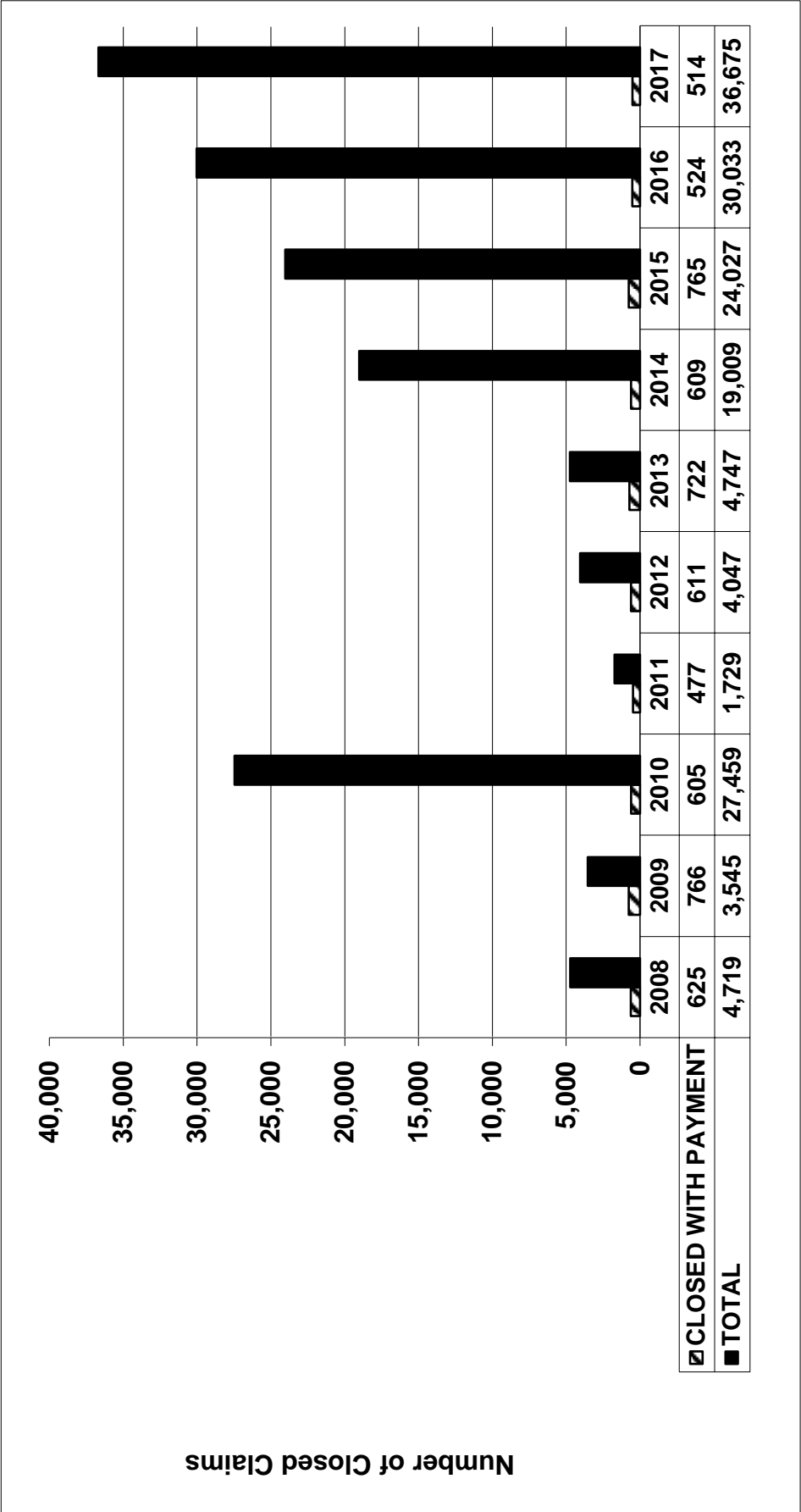
Average Loss Expense for All Paid Claims 2008 - 2017

Average Closure Time on Payment of Claims 2008 - 2017

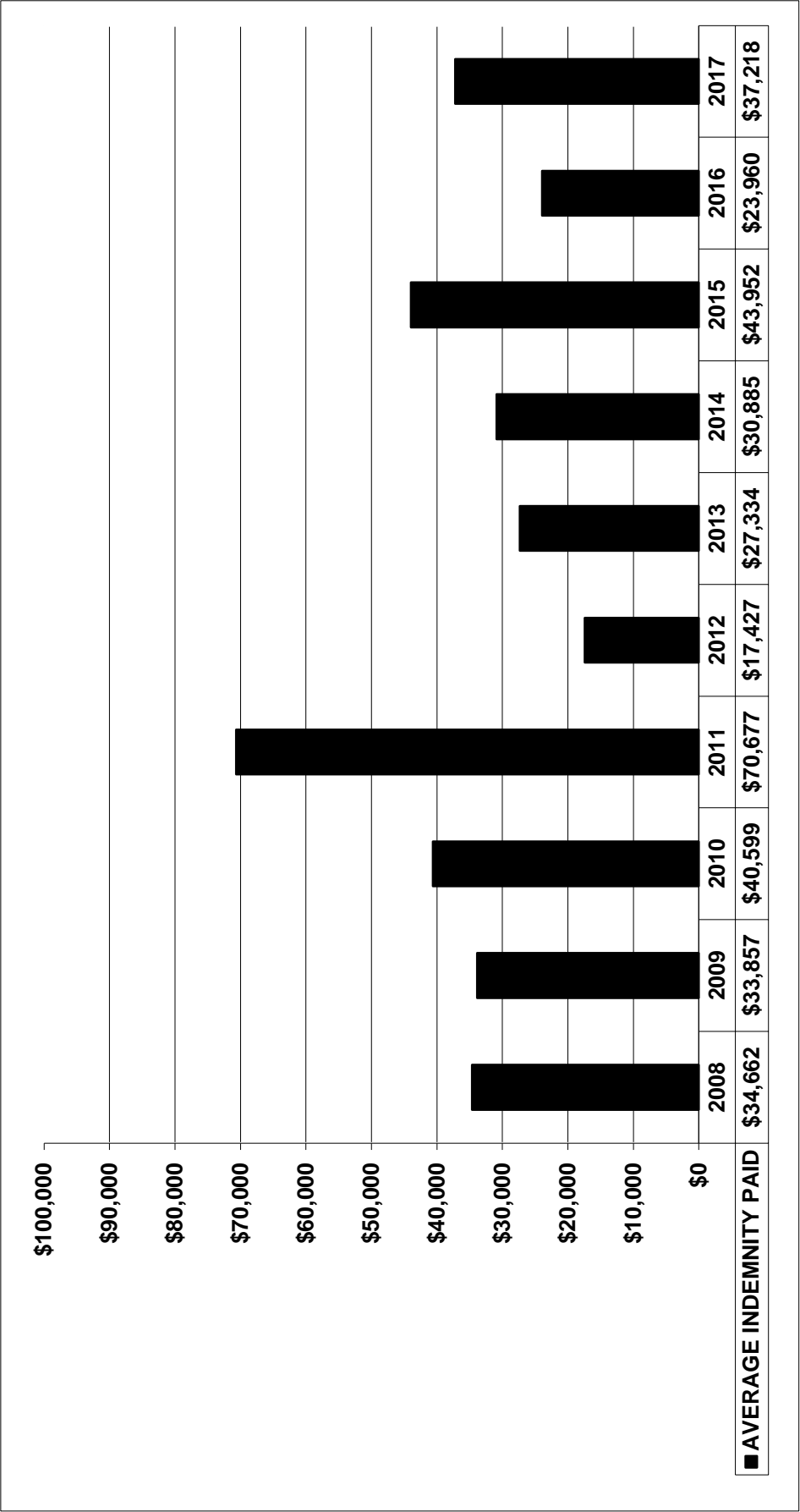
LOSS RATIOS 2008 - 2017



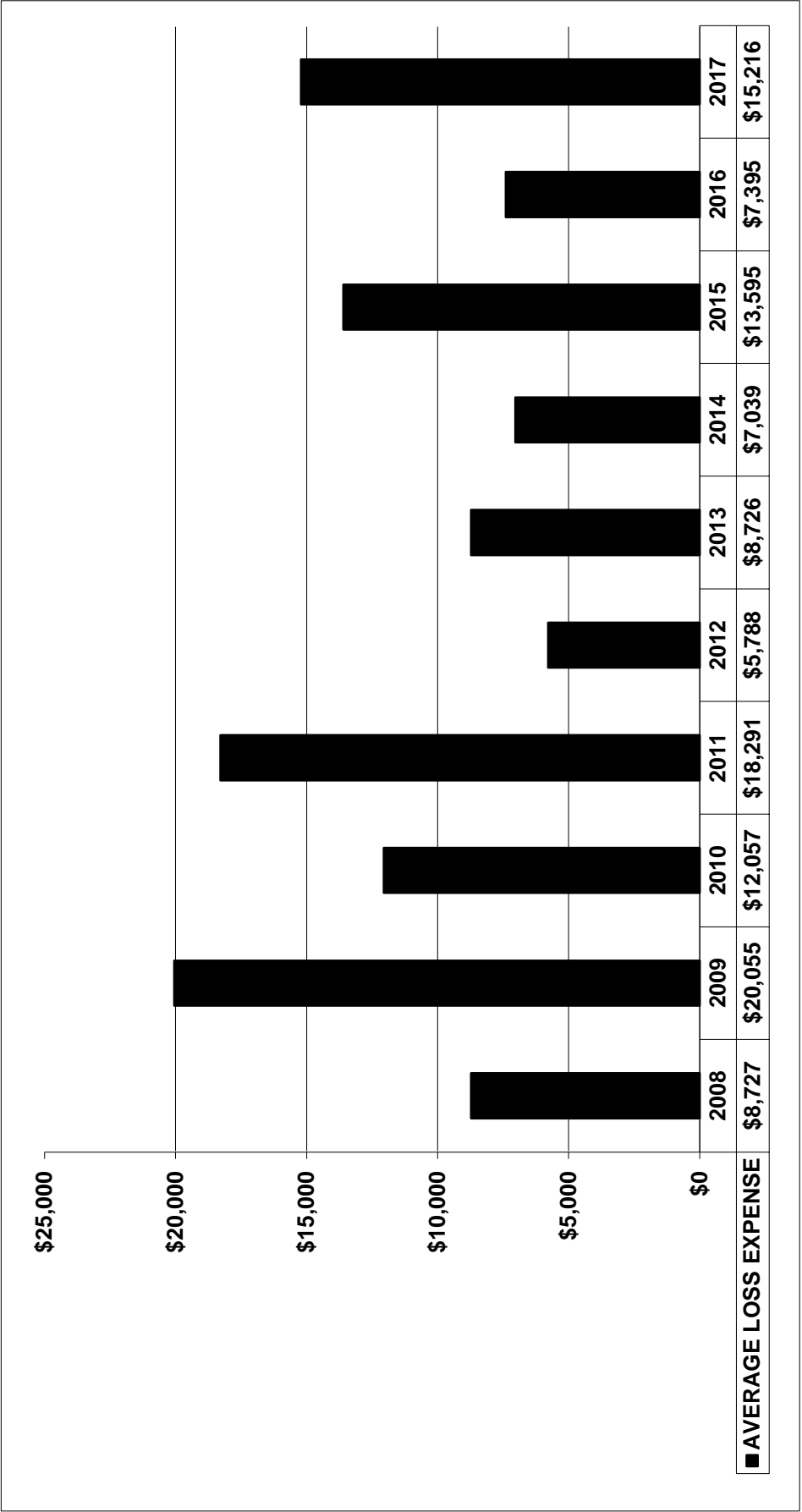
CLAIMS CLOSED 2008 - 2017



AVERAGE INDEMNITY PAID 2008 - 2017 **FOR ALL PAID CLAIMS**

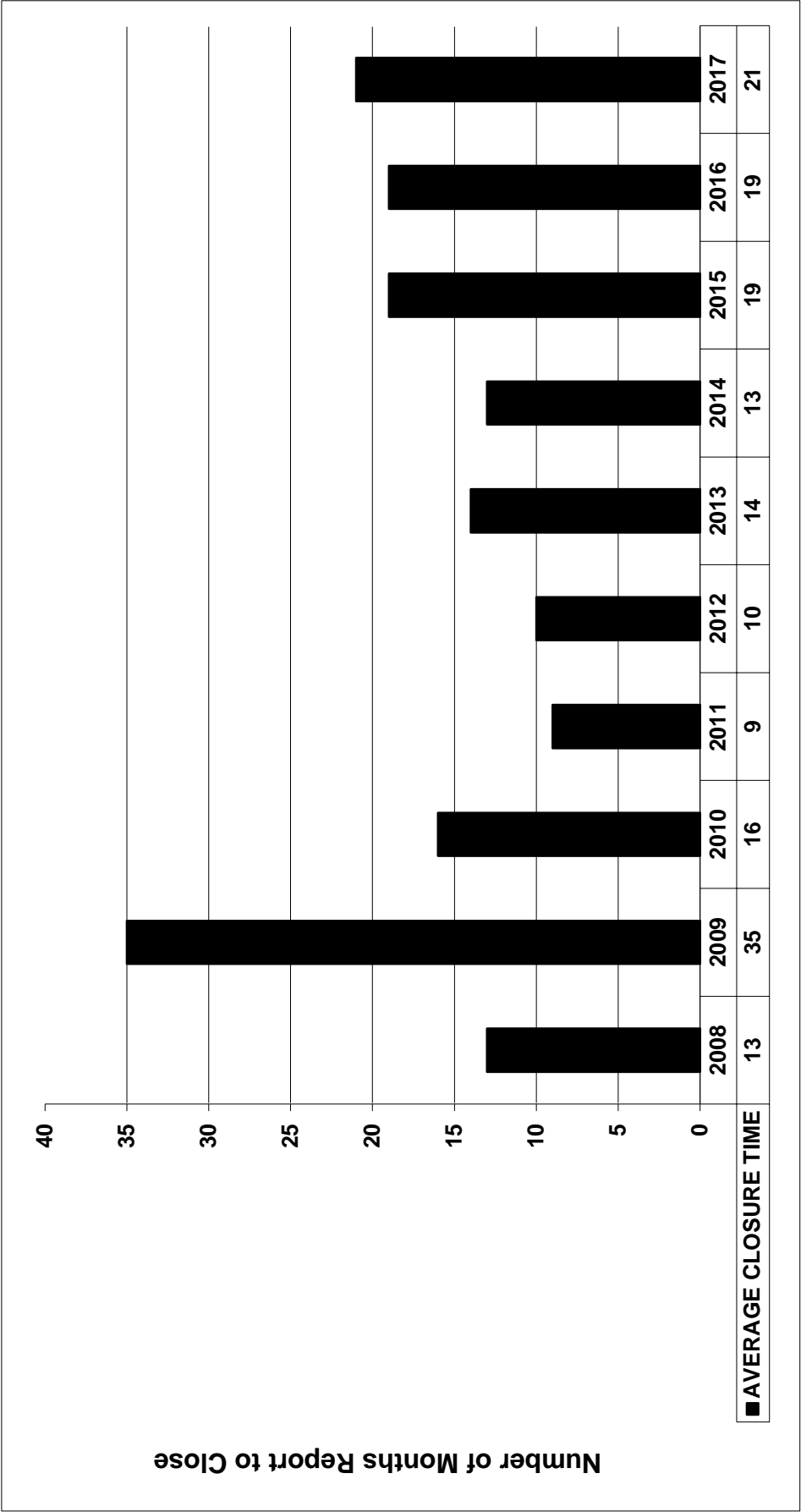


AVERAGE LOSS EXPENSE 2008 - 2017 **FOR ALL PAID CLAIMS**



AVERAGE CLOSURE TIME ON PAYMENT OF CLAIMS

2008 - 2017



PAID INDEMNITY

In this section, closed claim data are analyzed by the amount of indemnity paid per claim. The following contains annual summary data for 2017 and a ten-year summary.

PRODUCT LIABILITY SUMMARY OF PAID INDEMNITY FOR 2017

Indemnity Paid	% of Paid Claims	Paid Closed Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
1 - 2,499	38.52%	198	\$825	\$163,432	\$462	\$1,626	21
2,500 - 4,999	16.54%	85	\$3,503	\$297,756	\$1,930	\$2,633	18
5,000 - 7,499	8.75%	45	\$5,811	\$261,509	\$3,355	\$4,779	19
7,500 - 9,999	6.03%	31	\$8,530	\$264,424	\$6,851	\$2,873	15
10,000 - 24,999	13.23%	68	\$14,869	\$1,011,097	\$7,106	\$5,919	17
25,000 - 49,999	5.64%	29	\$33,691	\$977,043	\$39,593	\$12,648	26
50,000 - 74,999	4.28%	22	\$60,477	\$1,330,486	\$23,106	\$17,211	30
75,000 - 99,999	1.56%	8	\$79,585	\$636,676	\$13,922	\$9,689	49
100,000 - 199,999	2.33%	12	\$127,722	\$1,532,665	\$10,912	\$3,792	32
200,000 - 299,999	0.78%	4	\$243,360	\$973,439	\$232,619	\$6,500	14
300,000 - 399,999	0.58%	3	\$358,382	\$1,075,145	\$67,250	\$25,333	29
400,000 - 499,999	0.39%	2	\$447,709	\$895,418	\$58,533	\$100,000	62
500,000 - 999,999	0.58%	3	\$791,667	\$2,375,000	\$730,906	\$1,834	40
1,000,000 OR GREATER	0.78%	4	\$1,834,030	\$7,336,118	\$344,480	\$9,377	27
TOTAL	100.00%	514	\$37,218	\$19,130,208	\$15,216	\$4,797	21

PRODUCT LIABILITY

TEN YEAR SUMMARY OF PAID INDEMNITY

FOR YEARS 2008 - 2017

Indemnity Paid	% of Paid Claims	Paid Closed Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
1 - 2,499	49.15%	3,056	\$708	\$2,164,467	\$3,108	\$927	11
2,500 - 4,999	13.48%	838	\$3,513	\$2,943,716	\$2,772	\$4,080	21
5,000 - 7,499	6.79%	422	\$5,896	\$2,488,245	\$5,288	\$5,443	17
7,500 - 9,999	3.30%	205	\$8,466	\$1,735,547	\$3,844	\$4,989	17
10,000 - 24,999	10.39%	646	\$15,062	\$9,730,035	\$6,912	\$5,975	19
25,000 - 49,999	6.90%	429	\$34,573	\$14,831,606	\$15,123	\$8,866	30
50,000 - 74,999	2.72%	169	\$58,931	\$9,959,333	\$17,591	\$18,387	30
75,000 - 99,999	1.54%	96	\$84,635	\$8,124,916	\$35,274	\$14,475	31
100,000 - 199,999	3.20%	199	\$137,743	\$27,410,922	\$59,385	\$27,061	28
200,000 - 299,999	0.77%	48	\$236,140	\$11,334,716	\$108,924	\$45,198	33
300,000 - 399,999	0.45%	28	\$331,709	\$9,287,861	\$83,195	\$113,247	30
400,000 - 499,999	0.18%	11	\$450,460	\$4,955,064	\$166,419	\$119,845	32
500,000 - 999,999	0.51%	32	\$723,082	\$23,138,611	\$174,760	\$190,802	59
1,000,000 OR GREATER	0.63%	39	\$2,365,884	\$92,269,478	\$361,711	\$220,093	49
TOTAL	100.00%	6,218	\$35,441	\$220,374,517	\$11,749	\$7,794	17

SEVERITY OF BODILY INJURY

This section presents data dealing with the severity of bodily injury. BI, bodily injury, severity is divided into the following categories: no injury, emotional only, temporary, permanent, and death. The following contains annual summary data for 2017 and a ten-year summary.

PRODUCT LIABILITY SEVERITY OF BODILY INJURY FOR 2017

Severity of Bodily Injury	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Emotional Only	1.28%	4	\$1,847	\$7,387	\$0	\$1,225	8
Temporary	21.79%	68	\$18,489	\$1,257,267	\$8,648	\$10,230	17
Permanent	54.81%	171	\$46,854	\$8,012,084	\$15,568	\$2,470	34
Death	22.12%	69	\$73,666	\$5,082,962	\$13,952	\$1,254	29
Total	100.00%	312	\$46,025	\$14,359,700	\$13,503	\$3,876	29

PRODUCT LIABILITY

TEN YEAR SUMMARY OF SEVERITY OF BODILY INJURY

FOR YEARS 2008 - 2017

Severity of Bodily Injury	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
EMOTIONAL ONLY	3.46%	112	\$3,608	\$404,101	\$1,176	\$1,456	7
TEMPORARY	34.79%	1,127	\$10,541	\$11,879,996	\$5,485	\$5,187	11
PERMANENT	49.71%	1,610	\$60,473	\$97,361,470	\$16,819	\$8,041	40
DEATH	12.04%	390	\$101,824	\$39,711,231	\$22,926	\$20,850	28
TOTAL	100.00%	3,239	\$46,112	\$149,356,798	\$13,070	\$8,362	27

SEVERITY OF PROPERTY DAMAGE

This section presents data dealing with the severity of property damage. PD, property damage, severity is subdivided into: no property damage, minor property damage, intermediate property damage, and major property damage. The following contains annual summary data for 2017 and a ten-year summary.

PRODUCT LIABILITY SEVERITY OF PROPERTY DAMAGE FOR 2017

Severity of Property Damage	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Minor Property Damage	62.87%	127	\$17,433	\$2,213,957	\$17,948	\$5,786	7
Intermediate Property Damage	22.28%	45	\$45,068	\$2,028,039	\$6,961	\$10,194	16
Major Property Damage	14.85%	30	\$17,617	\$528,512	\$33,848	\$2,100	8
Total	100.00%	202	\$23,616	\$4,770,508	\$17,861	\$6,220	9

PRODUCT LIABILITY

TEN YEAR SUMMARY OF SEVERITY OF PROPERTY DAMAGE FOR YEARS 2008 - 2017

Severity of Property Damage	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Minor Property Damage	73.94%	2,213	\$7,106	\$15,726,049	\$3,714	\$4,269	4
Intermediate Property Damage	13.53%	405	\$94,279	\$38,182,821	\$41,201	\$17,249	15
Major Property Damage	12.53%	375	\$45,231	\$16,961,548	\$14,958	\$11,193	13
Total	100.00%	2,993	\$23,679	\$70,870,418	\$10,195	\$6,893	7

BUSINESS CLASSIFICATION

In this section, losses are classified by the business classification of the insured. Business classifications are categorized by subcontractor, manufacturer, wholesaler, retailer, servicer-repairer, distributor and not specified. The following contains annual summary data for 2017 and a ten-year summary.

PRODUCT LIABILITY BUSINESS CLASSIFICATION FOR 2017

Business Classification	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Subcontractor to Manufacturer	6.03%	31	\$40,379	\$1,251,764	\$8,262	\$5,362	10
Manufacturer	52.53%	270	\$50,907	\$13,744,849	\$20,378	\$2,822	25
Wholesaler	1.56%	8	\$57,593	\$460,746	\$16,204	\$66,639	23
Retailer	15.95%	82	\$13,068	\$1,071,574	\$3,055	\$3,888	16
Servicer-Repairer	13.04%	67	\$34,378	\$2,303,337	\$21,436	\$5,139	8
Distributor	10.89%	56	\$5,320	\$297,938	\$4,403	\$6,096	31
Total	100.00%	514	\$37,218	\$19,130,208	\$15,216	\$4,797	21

PRODUCT LIABILITY

TEN YEAR SUMMARY OF BUSINESS CLASSIFICATION

FOR YEARS 2008 - 2017

Business Classification	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Subcontractor to Manufacturer	7.09%	441	\$46,907	\$20,685,907	\$11,661	\$8,838	15
Manufacturer	60.47%	3,760	\$37,796	\$142,112,112	\$13,868	\$6,509	19
Wholesaler	1.11%	69	\$78,142	\$5,391,831	\$16,759	\$21,339	31
Retailer	11.97%	744	\$13,532	\$10,068,114	\$2,830	\$8,810	8
Servicer-Repairer	10.08%	627	\$31,044	\$19,464,652	\$8,979	\$10,298	10
Distributor	9.28%	577	\$39,258	\$22,651,901	\$11,923	\$9,722	26
Total	100.00%	6,218	\$35,441	\$220,374,517	\$11,749	\$7,794	17

LOCATION OF OCCURRENCE

This section compares product liability claims by location of occurrence. The five specified locations in this table are home, auto, plant, office and miscellaneous. The following contains annual summary data for 2017 and a ten-year summary.

PRODUCT LIABILITY LOCATION OF OCCURRENCE FOR 2017

Location of Occurrence	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
AUTO	7.59%	39	\$44,632	\$1,740,646	\$4,397	\$6,407	22
HOME	28.99%	149	\$20,907	\$3,115,105	\$23,805	\$4,454	9
OFFICE	3.70%	19	\$42,671	\$810,742	\$4,934	\$27,054	23
OTHER	53.11%	273	\$46,053	\$12,572,539	\$13,446	\$2,729	25
PLANT	6.61%	34	\$26,211	\$891,176	\$9,943	\$8,626	40
TOTAL	100.00%	514	\$37,218	\$19,130,208	\$15,216	\$4,797	21

PRODUCT LIABILITY **TEN YEAR SUMMARY OF LOCATION OF OCCURRENCE** **FOR YEARS 2008 - 2017**

Location of Occurrence	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
AUTO	4.45%	277	\$30,699	\$8,503,673	\$5,396	\$12,787	9
HOME	44.29%	2,754	\$11,406	\$31,411,328	\$7,938	\$4,592	7
OFFICE	2.85%	177	\$46,552	\$8,239,629	\$13,665	\$21,567	15
OTHER	45.46%	2,827	\$47,522	\$134,345,912	\$12,952	\$6,949	27
PLANT	2.94%	183	\$206,962	\$37,873,975	\$58,286	\$48,165	36
TOTAL	100.00%	6,218	\$35,441	\$220,374,517	\$11,749	\$7,794	17

PRODUCT TYPE

This section contains a claim data analysis by classification of the product which caused the loss. This data is sorted by category in descending frequency of paid claims. The following contains annual summary data for 2017 and a ten-year summary.

PRODUCT LIABILITY

FOR 2017

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
ASBESTOS GOODS MFG	18,432	32.10%	165	\$59,586	\$9,831,765	\$12,592	\$373	29
APPLIANCES AND ACCESSORIES	879	8.95%	46	\$5,201	\$239,260	\$21	\$3,987	7
CHEMICAL MFG/CHEMISTS	501	7.98%	41	\$12,394	\$508,167	\$1,685	\$8,506	37
MANUFACTURERS - NOC	472	6.61%	34	\$7,318	\$248,813	\$10,672	\$3,779	39
FURS, FABRICS AND OTHER CLOTHING	54	4.67%	24	\$468	\$11,228	\$9	\$638	1
PLUMBING	70	3.31%	17	\$16,147	\$274,492	\$3,174	\$5,260	5
CARPENTRY AND FLOOR COVERINGS	62	2.72%	14	\$7,192	\$100,686	\$7,140	\$9,101	21
PRODUCTS - COMPLETED OPERATIONS - NOC	13,988	2.53%	13	\$119,086	\$1,548,121	\$26,620	\$7,883	13
CONTRACTORS - NOC	58	2.14%	11	\$13,792	\$151,709	\$12,912	\$11,939	9
AUTO REPAIR SHOPS/DISMANTLING	22	1.75%	9	\$19,785	\$178,066	\$3,287	\$17,833	10
RESTAURANTS - SERVE ALCOHOL	303	1.75%	9	\$2,688	\$24,188	\$0	\$2,094	4
FOOD PRODUCTS - DRY	94	1.56%	8	\$1,328	\$10,625	\$0	\$1,295	4
MACHINERY PARTS, OR EQUIPMENT-USE,MFG	26	1.17%	6	\$84,068	\$504,407	\$6,695	\$15,315	7
FOOD PRODUCTS - NOT DRY	92	1.17%	6	\$6,333	\$37,997	\$44	\$4,401	17
ANIMAL FEED	25	1.17%	6	\$47,438	\$284,630	\$6,283	\$3,005	52
GASOLINE STATIONS	17	0.97%	5	\$274,344	\$1,371,720	\$0	\$741	15
CONCRETE AND ASPHALT CONSTRUCTION	25	0.97%	5	\$153,473	\$767,365	\$418,797	\$3,601	15
ELECTRICAL EQUIPMENT	33	0.97%	5	\$216,804	\$1,084,018	\$159,771	\$11,272	25
MEAT, FISH, POULTRY, AND SEAFOOD	42	0.97%	5	\$6,800	\$34,002	\$3,029	\$1,143	7
RESTAURANTS - SERVE NO ALCOHOL	426	0.97%	5	\$2,663	\$13,316	\$0	\$3,510	4
GROCERY STORES/MARKETS/COMMISSARIES	24	0.97%	5	\$6,677	\$33,384	\$1,988	\$1,070	23
ELECTRIC CABLES, CONDUIT, AND WIRING	23	0.78%	4	\$7,441	\$29,762	\$125	\$2,729	3
WAX/PAINT/VARNISH/PAINTING	23	0.78%	4	\$13,118	\$52,471	\$0	\$3,375	3
CROP SPRAYING AND PESTICIDES	8	0.78%	4	\$14,915	\$59,661	\$220	\$375	3
VALVES, PUMPS, COMPRESSORS MFG	24	0.58%	3	\$8,146	\$24,437	\$0	\$8,146	5
FARM MACHINERY	13	0.58%	3	\$136,871	\$410,613	\$0	\$3,633	15
WATER SOFTENING EQUIPMENT	15	0.58%	3	\$10,129	\$30,386	\$180	\$17,652	6
HEATING AND AIR CONDITIONING	54	0.58%	3	\$7,943	\$23,830	\$0	\$1,167	5
FURNITURE/FIXTURES/UPHOLSTERY	40	0.58%	3	\$21,593	\$64,779	\$25,163	\$106,075	29
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	13	0.39%	2	\$6,750	\$13,500	\$2,393	\$5,250	19
METAL ERECTION	8	0.39%	2	\$10,987	\$21,974	\$8,920	\$254	22
ROOFING	26	0.39%	2	\$19,250	\$38,500	\$19,499	\$750	27
ALCOHOL, LIQUOR - MFG, DISTR, STORES	5	0.39%	2	\$3,039	\$6,078	\$0	\$1,500	1
LUMBER-WOOD MFG/PRUNING/TRIMMING	8	0.39%	2	\$6,000	\$12,000	\$8,047	\$5,600	44
FARMS/RANCHES	13	0.39%	2	\$3,750	\$7,500	\$20,403	\$3,750	33
WHEEL AND TIRE MFG	6	0.39%	2	\$1,041	\$2,081	\$0	\$500	1
SIGN MFG AND INSTALLATION	3	0.39%	2	\$25,625	\$51,250	\$4,419	\$63,250	18
STORES AND DISTR - NO FOOD OR DRINK	19	0.39%	2	\$12,875	\$25,750	\$53,802	\$1,750	16
SEED MERCHANT	3	0.39%	2	\$9,335	\$18,669	\$0	\$1,007	20
CLUBS/CONVENTIONS	43	0.39%	2	\$13,845	\$27,689	\$37,704	\$1,000	15
BOATS - USE	3	0.19%	1	\$6,818	\$6,818	\$0	\$7,500	1
CONTRACTOR EQUIPMENT	6	0.19%	1	\$49,000	\$49,000	\$20,308	\$5,000	17
SHOES, BOOTS, OR SLIPPERS	6	0.19%	1	\$2,111	\$2,111	\$0	\$2,500	6
PUBLIC WORKS-HIGHWAYS/BRIDGES/DAMS/SUBW/	10	0.19%	1	\$3,832	\$3,832	\$0	\$500	0
GLASS DEALERS AND GLAZIERS	17	0.19%	1	\$5,000	\$5,000	\$2,752	\$10,000	22
GAS, STEAM, WATER, AND SEWER MAINS	5	0.19%	1	\$53,000	\$53,000	\$45,290	\$5,000	43
SEPTIC TANKS	1	0.19%	1	\$2,905	\$2,905	\$0	\$2,000	1
TV OR RADIO OR STEREO	3	0.19%	1	\$8,256	\$8,256	\$0	\$1,500	6
MASONRY, PLASTERING, MARBLE, OR TILE	9	0.19%	1	\$7,500	\$7,500	\$81,614	\$500	50
BUILDING MATERIALS	6	0.19%	1	\$4,795	\$4,795	\$0	\$5,000	4
FENCES	4	0.19%	1	\$12,050	\$12,050	\$0	\$2,000	3
CONCESSIONAIRES	84	0.19%	1	\$2,500	\$2,500	\$0	\$2,500	4
FROZEN FOODS	33	0.19%	1	\$500	\$500	\$0	\$500	0
VEGETABLE OILS	1	0.19%	1	\$277	\$277	\$0	\$1,007	1
TENTS AND CANOPIES	1	0.19%	1	\$416,000	\$416,000	\$117,066	\$50,000	64
LADDERS, HOISTS, AND SCAFFOLDS	2	0.19%	1	\$2,500	\$2,500	\$0	\$1,278	24
BATTERIES	8	0.19%	1	\$60,000	\$60,000	\$3,501	\$24,562	37
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	6	0.19%	1	\$6,475	\$6,475	\$7,327	\$5,000	68
RECREATIONAL VEHICLE MFG	7	0.19%	1	\$5,450	\$5,450	\$0	\$1,940	19
MOBILE HOME/TRAILER MFG	1	0.19%	1	\$2,562	\$2,562	\$0	\$5,000	4

PRODUCT LIABILITY

FOR 2017

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
EXERCISE/SPORTING GOODS AND EQUIP/BIKES	11	0.19%	1	\$5,000	\$5,000	\$0	\$5,586	23
PIPELINES/WELLS	3	0.19%	1	\$202,000	\$202,000	\$930,476	\$25,000	18
BOTTLE AND JAR MFG	2	0.19%	1	\$75,000	\$75,000	\$28,231	\$75,000	74
JANITORIAL SERVICES	4	0.19%	1	\$1,675	\$1,675	\$0	\$500	1
CAMPGROUNDS/CAMPS/PICNIC GROUNDS	1	0.19%	1	\$1,113	\$1,113	\$0	\$500	1
WHARF/WATERFRONT PROPERTY	1	0.19%	1	\$15,000	\$15,000	\$18,120	\$5	12
	0	0.00%	0	\$0	\$0	\$0	\$0	0
OIL, FUEL, GAS - CO AND DISTRIBUTORS	6	0.00%	0	\$0	\$0	\$0	\$0	0
ANIMAL BOARDING/VETERINARIANS/STOCKYARDS	1	0.00%	0	\$0	\$0	\$0	\$0	0
OFFICE MACHINES, COMPUTERS - OTHER	7	0.00%	0	\$0	\$0	\$0	\$0	0
FIREARMS, AMMUNITION - MFG AND REPAIR	8	0.00%	0	\$0	\$0	\$0	\$0	0
INSULATION - OTHER THAN ASBESTOS	4	0.00%	0	\$0	\$0	\$0	\$0	0
RAILROAD/TRAIN MFG/CONSTRUCTION	5	0.00%	0	\$0	\$0	\$0	\$0	0
BOWLING LANES	1	0.00%	0	\$0	\$0	\$0	\$0	0
CARPET AND FURNITURE CLEANING	2	0.00%	0	\$0	\$0	\$0	\$0	0
LAUNDRY SERVICES	1	0.00%	0	\$0	\$0	\$0	\$0	0
COTTON GOODS MFG/WOOL PULLING-COMBING	2	0.00%	0	\$0	\$0	\$0	\$0	0
PHOTOGRAPHIC EQUIPMENT AND SUPPLIES	1	0.00%	0	\$0	\$0	\$0	\$0	0
CONDOMINIUMS/HOTELS/MOTELS/DWELLINGS	4	0.00%	0	\$0	\$0	\$0	\$0	0
ALARMS AND DETECTION DEVICES	11	0.00%	0	\$0	\$0	\$0	\$0	0
ENGINEERS, ARCHITECTS, DRAFTSMEN	1	0.00%	0	\$0	\$0	\$0	\$0	0
GARDENING EQUIPMENT AND LANDSCAPING	5	0.00%	0	\$0	\$0	\$0	\$0	0
MEDICAL EQUIPMENT/INSTRUMENTS/OFFICES	3	0.00%	0	\$0	\$0	\$0	\$0	0
GOLFMOBILES	1	0.00%	0	\$0	\$0	\$0	\$0	0
MINING/DREDGING/DOCK OPER/EXCAVATION	8	0.00%	0	\$0	\$0	\$0	\$0	0
SALT, PHOSPHATES, AND LIME	3	0.00%	0	\$0	\$0	\$0	\$0	0
WALL AND CEILING INSTALLATION	3	0.00%	0	\$0	\$0	\$0	\$0	0
BOILER, STEAM PIPES	3	0.00%	0	\$0	\$0	\$0	\$0	0
REFRIGERATION	2	0.00%	0	\$0	\$0	\$0	\$0	0
DRILLING/SHAFT SINKING	1	0.00%	0	\$0	\$0	\$0	\$0	0
PARKING-PUBLIC/PRIVATE MFG	2	0.00%	0	\$0	\$0	\$0	\$0	0
BLDG STRUC/PREFAB MFG/RENOVAT/WRECKING	1	0.00%	0	\$0	\$0	\$0	\$0	0
WATER AND FIRE PROOFING	2	0.00%	0	\$0	\$0	\$0	\$0	0
DAIRY PRODUCTS	3	0.00%	0	\$0	\$0	\$0	\$0	0
FRUIT/VEGETABLES/ORCHARDS/VINEYARDS	9	0.00%	0	\$0	\$0	\$0	\$0	0
DELI, CATERERS, AND CAFETERIAS	50	0.00%	0	\$0	\$0	\$0	\$0	0
CANDY OR CONFECTIONARY PRODUCTS	22	0.00%	0	\$0	\$0	\$0	\$0	0
BAKERIES AND BAKERY GOODS	3	0.00%	0	\$0	\$0	\$0	\$0	0
BEVERAGE BOTTLER - NON-ALCOHOLIC	6	0.00%	0	\$0	\$0	\$0	\$0	0
WATER BOTTLING	3	0.00%	0	\$0	\$0	\$0	\$0	0
TEXTILE MFG	2	0.00%	0	\$0	\$0	\$0	\$0	0
DOOR AND WINDOWS MFG	18	0.00%	0	\$0	\$0	\$0	\$0	0
HARDWARE, HOME IMPROVEMENT STORES	4	0.00%	0	\$0	\$0	\$0	\$0	0
PAPER PRODUCTS	14	0.00%	0	\$0	\$0	\$0	\$0	0
DRUG AND PHARMACEUTICALS	19	0.00%	0	\$0	\$0	\$0	\$0	0
SOAP AND DETERGENTS	7	0.00%	0	\$0	\$0	\$0	\$0	0
FERTILIZERS	1	0.00%	0	\$0	\$0	\$0	\$0	0
ALCOHOL, AMMONIA, TURPENTINE, EXTRACT	5	0.00%	0	\$0	\$0	\$0	\$0	0
INK AND DYES	3	0.00%	0	\$0	\$0	\$0	\$0	0
METAL EXTRACTION AND PROCESSING	1	0.00%	0	\$0	\$0	\$0	\$0	0
WIRE GOODS/METAL GOODS	4	0.00%	0	\$0	\$0	\$0	\$0	0
CUTLERY, RAZORS, AND FLATWARE	2	0.00%	0	\$0	\$0	\$0	\$0	0
TOOL MFG	5	0.00%	0	\$0	\$0	\$0	\$0	0
TANK BLDG/WAREHOUSES/VACANT BLDGS	1	0.00%	0	\$0	\$0	\$0	\$0	0
ENGINE-TURBINE-BEARING MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
SALES OR SERVICE ORG	8	0.00%	0	\$0	\$0	\$0	\$0	0
SEWING MACHINES	1	0.00%	0	\$0	\$0	\$0	\$0	0
INSTRUMENT MFG/TUNING	3	0.00%	0	\$0	\$0	\$0	\$0	0
LIGHTS, LANTERNS, AND LAMPS	8	0.00%	0	\$0	\$0	\$0	\$0	0

PRODUCT LIABILITY

FOR 2017

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
COMMUNICATION/RECORDING SYS/INTERNET PRC	4	0.00%	0	\$0	\$0	\$0	\$0	0
FUMIGATING	5	0.00%	0	\$0	\$0	\$0	\$0	0
MOBILE HOME PARKS OR COURTS	2	0.00%	0	\$0	\$0	\$0	\$0	0
COSMETICS	13	0.00%	0	\$0	\$0	\$0	\$0	0
JEWELRY AND WATCHES	1	0.00%	0	\$0	\$0	\$0	\$0	0
TOYS/GAMES	3	0.00%	0	\$0	\$0	\$0	\$0	0
SWIMMING POOLS/SAUNAS	2	0.00%	0	\$0	\$0	\$0	\$0	0
PIPE MFG	12	0.00%	0	\$0	\$0	\$0	\$0	0
BARBER SUPPLIES AND HAIR PIECES	2	0.00%	0	\$0	\$0	\$0	\$0	0
MATCH AND CHARCOAL MFG	2	0.00%	0	\$0	\$0	\$0	\$0	0
FREIGHT FORWARDERS/TRUCKERS	1	0.00%	0	\$0	\$0	\$0	\$0	0
NEWSPAPERS, MAGAZINES, OR BOOKS	1	0.00%	0	\$0	\$0	\$0	\$0	0
DISCOUNT/VARIETY STORES	1	0.00%	0	\$0	\$0	\$0	\$0	0
PLASTIC, RUBBER GOODS - MFG	69	0.00%	0	\$0	\$0	\$0	\$0	0
IRRIGATION EQUIPMENT	1	0.00%	0	\$0	\$0	\$0	\$0	0
LEATHER GOODS	1	0.00%	0	\$0	\$0	\$0	\$0	0
FIBERGLASS MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
SNOW AND ICE REMOVAL-CONTRACTOR	3	0.00%	0	\$0	\$0	\$0	\$0	0
PACKAGING/PACKING/MAIL ORDER	1	0.00%	0	\$0	\$0	\$0	\$0	0
DISCONTINUED OPERATIONS	2	0.00%	0	\$0	\$0	\$0	\$0	0
AUTO RENTAL OR LEASING	1	0.00%	0	\$0	\$0	\$0	\$0	0
SAND OR GRAVEL DIGGING, QUARRIES	2	0.00%	0	\$0	\$0	\$0	\$0	0
PRINTING/PUBLISHERS	2	0.00%	0	\$0	\$0	\$0	\$0	0
THEATERS	3	0.00%	0	\$0	\$0	\$0	\$0	0
RENTAL STORES	1	0.00%	0	\$0	\$0	\$0	\$0	0
BUILDINGS/PREMISES BANK OR OFFICE	9	0.00%	0	\$0	\$0	\$0	\$0	0
AMUSEMENT PARKS/PARKS/PLAYGROUNDS	1	0.00%	0	\$0	\$0	\$0	\$0	0
ARCHERY RANGES/RIFLE-PISTOL RANGES	1	0.00%	0	\$0	\$0	\$0	\$0	0
ATHLETIC GAMES/CONTESTS/STADIUMS	8	0.00%	0	\$0	\$0	\$0	\$0	0
CEMETERIES/CREMATORIES/FUNERAL HOMES	1	0.00%	0	\$0	\$0	\$0	\$0	0
CONSULTANTS/PROGRAMMERS	1	0.00%	0	\$0	\$0	\$0	\$0	0
TOTAL	36,675	100.00%	514	\$37,218	\$19,130,208	\$15,216	\$4,797	21

**PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 2008 - 2017**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
ASBESTOS GOODS MFG	79,481	25.22%	1,568	\$41,157	\$64,534,808	\$11,308	\$140	37
APPLIANCES AND ACCESSORIES	5,008	24.04%	1,495	\$3,083	\$4,609,143	\$413	\$2,916	2
RESTAURANTS - SERVE ALCOHOL	1,804	3.51%	218	\$2,053	\$447,456	\$404	\$1,382	5
RESTAURANTS - SERVE NO ALCOHOL	2,913	3.06%	190	\$1,774	\$336,977	\$852	\$1,655	5
MANUFACTURERS - NOC	2,592	2.65%	165	\$219,279	\$36,181,038	\$42,423	\$5,426	33
PLUMBING	419	2.65%	165	\$15,055	\$2,484,068	\$1,640	\$4,072	8
CONTRACTORS - NOC	842	2.28%	142	\$40,838	\$5,798,964	\$13,023	\$8,363	20
CHEMICAL MFG/CHEMISTS	1,113	1.87%	116	\$40,390	\$4,685,218	\$11,368	\$7,041	23
FOOD PRODUCTS - DRY	566	1.77%	110	\$13,656	\$1,502,137	\$388	\$3,217	5
PRODUCTS - COMPLETED OPERATIONS - NOC	56,343	1.74%	108	\$57,036	\$6,159,897	\$18,482	\$10,568	20
FURS, FABRICS AND OTHER CLOTHING	199	1.42%	88	\$3,350	\$294,787	\$18,808	\$1,648	4
FOOD PRODUCTS - NOT DRY	469	1.32%	82	\$3,367	\$276,127	\$1,040	\$2,801	9
HEATING AND AIR CONDITIONING	279	1.25%	78	\$21,416	\$1,670,462	\$4,398	\$3,559	9
CANDY OR CONFECTIONARY PRODUCTS	269	1.24%	77	\$1,025	\$78,913	\$178	\$1,000	5
CARPENTRY AND FLOOR COVERINGS	234	1.19%	74	\$20,080	\$1,485,892	\$4,525	\$8,743	14
FURNITURE/FIXTURES/UPHOLSTERY	260	1.14%	71	\$62,061	\$4,406,325	\$11,518	\$23,033	11
FROZEN FOODS	263	1.08%	67	\$6,365	\$426,473	\$673	\$4,018	5
MACHINERY PARTS, OR EQUIPMENT-USE,MFG	200	1.05%	65	\$257,478	\$16,736,050	\$40,403	\$31,234	29
AUTO REPAIR SHOPS/DISMANTLING	129	0.95%	59	\$10,476	\$618,079	\$2,845	\$11,009	5
MEAT, FISH, POULTRY, AND SEAFOOD	244	0.82%	51	\$3,852	\$196,443	\$1,667	\$3,017	8
CLUBS/CONVENTIONS	228	0.79%	49	\$38,438	\$1,883,441	\$12,175	\$4,763	13
ELECTRICAL EQUIPMENT	219	0.74%	46	\$127,875	\$5,882,268	\$41,533	\$44,571	19
GASOLINE STATIONS	93	0.71%	44	\$36,830	\$1,620,503	\$0	\$4,829	4
GROCERY STORES/MARKETS/COMMISSARIES	166	0.71%	44	\$12,315	\$541,872	\$1,214	\$4,987	9
PLASTIC, RUBBER GOODS - MFG	728	0.69%	43	\$31,719	\$1,363,923	\$39,369	\$19,975	21
ROOFING	134	0.66%	41	\$75,059	\$3,077,431	\$12,681	\$15,409	21
COSMETICS	140	0.64%	40	\$5,208	\$208,330	\$874	\$4,732	7
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	100	0.56%	35	\$107,765	\$3,771,777	\$17,554	\$74,777	25
ANIMAL FEED	145	0.53%	33	\$31,314	\$1,033,375	\$8,876	\$13,991	23
CONCRETE AND ASPHALT CONSTRUCTION	120	0.47%	29	\$130,667	\$3,789,345	\$101,404	\$69,552	14
FARM MACHINERY	72	0.43%	27	\$26,878	\$725,695	\$3,302	\$10,702	6
WAX/PAINT/VARNISH/PAINTING	87	0.43%	27	\$126,490	\$3,415,230	\$338,440	\$23,906	13
MINING/DREDGING/DOCK OPER/EXCAVATION	78	0.43%	27	\$9,098	\$245,641	\$7,478	\$4,619	12
OIL, FUEL, GAS - CO AND DISTRIBUTORS	49	0.42%	26	\$49,211	\$1,279,475	\$135,140	\$48,791	11
GLASS DEALERS AND GLAZIERS	81	0.40%	25	\$14,078	\$351,949	\$2,428	\$7,026	15
ELECTRIC CABLES, CONDUIT, AND WIRING	100	0.39%	24	\$61,918	\$1,486,042	\$3,970	\$3,703	8
GARDENING EQUIPMENT AND LANDSCAPING	55	0.39%	24	\$22,861	\$548,652	\$7,048	\$24,995	13
GAS, STEAM, WATER, AND SEWER MAINS	63	0.39%	24	\$11,367	\$272,804	\$6,116	\$2,479	9
WHEEL AND TIRE MFG	41	0.37%	23	\$141,643	\$3,257,800	\$19,876	\$8,210	11
DOOR AND WINDOWS MFG	81	0.34%	21	\$87,368	\$1,834,725	\$40,922	\$18,737	25
FARMS/RANCHES	71	0.32%	20	\$64,766	\$1,295,327	\$36,258	\$6,423	23
MASONRY, PLASTERING, MARBLE, OR TILE	45	0.31%	19	\$21,663	\$411,602	\$22,207	\$2,940	14
SOAP AND DETERGENTS	58	0.31%	19	\$10,250	\$194,751	\$48,933	\$3,762	189
WATER SOFTENING EQUIPMENT	59	0.29%	18	\$6,824	\$122,834	\$873	\$6,971	5
DRUG AND PHARMACEUTICALS	187	0.29%	18	\$13,599	\$244,786	\$6,528	\$5,417	42
PUBLIC WORKS-HIGHWAYS/BRIDGES/DAMS/SUBW,	64	0.26%	16	\$106,496	\$1,703,933	\$30,944	\$4,438	20
RECREATIONAL VEHICLE MFG	40	0.26%	16	\$164,965	\$2,639,441	\$14,479	\$249,559	29
DELI, CATERERS, AND CAFETERIAS	229	0.24%	15	\$1,501	\$22,515	\$4	\$1,999	5
MEDICAL EQUIPMENT/INSTRUMENTS/OFFICES	36	0.23%	14	\$61,106	\$855,489	\$25,156	\$37,009	19
FRUIT/VEGETABLES/ORCHARDS/VINEYARDS	57	0.23%	14	\$45,577	\$638,075	\$2,951	\$21,586	21
EXERCISE/SPORTING GOODS AND EQUIP/BIKES	46	0.23%	14	\$48,120	\$673,686	\$19,520	\$38,798	24
STONE AND GEM CUTTING OR POLISHING	20	0.23%	14	\$1,344	\$18,816	\$1,027	\$8,499	48
BUILDING MATERIALS	38	0.21%	13	\$217,253	\$2,824,286	\$41,440	\$28,693	27
METAL ERECTION	43	0.19%	12	\$68,340	\$820,080	\$29,769	\$3,137	11
CONCESSIONAIRES	214	0.19%	12	\$1,543	\$18,517	\$453	\$1,660	8
TOOL MFG	38	0.19%	12	\$27,243	\$326,917	\$2,582	\$19,007	24
BATTERIES	37	0.19%	12	\$16,319	\$195,825	\$1,706	\$8,019	11
LUMBER-WOOD MFG/PRUNING/TRIMMING	34	0.18%	11	\$12,011	\$132,119	\$81,171	\$3,520	17
REFRIGERATION	23	0.16%	10	\$113,025	\$1,130,251	\$34,725	\$9,560	24
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	54	0.14%	9	\$79,194	\$712,748	\$7,393	\$7,954	20

**PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 2008 - 2017**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
STORES AND DISTR - NO FOOD OR DRINK	83	0.14%	9	\$6,614	\$59,523	\$20,424	\$13,139	13
CROP SPRAYING AND PESTICIDES	36	0.13%	8	\$27,637	\$221,099	\$263	\$5,499	4
SWIMMING POOLS/SAUNAS	21	0.13%	8	\$22,421	\$179,369	\$10,251	\$10,425	38
VALVES, PUMPS, COMPRESSORS MFG	77	0.11%	7	\$6,206	\$43,445	\$0	\$4,856	4
TEXTILE MFG	21	0.11%	7	\$1,978	\$13,843	\$7,740	\$5,300	9
PAPER PRODUCTS	58	0.11%	7	\$49,195	\$344,364	\$15,753	\$4,086	15
ENGINE-TURBINE-BEARING MFG	12	0.11%	7	\$60,217	\$421,519	\$28,104	\$2,377	5
LIGHTS, LANTERNS, AND LAMPS	52	0.11%	7	\$35,461	\$248,225	\$11,581	\$29,964	14
TV OR RADIO OR STEREO	13	0.10%	6	\$17,666	\$105,994	\$3,563	\$9,017	9
FENCES	16	0.10%	6	\$51,813	\$310,877	\$14,554	\$2,900	14
ALCOHOL, LIQUOR - MFG, DISTR, STORES	23	0.10%	6	\$14,081	\$84,485	\$4	\$13,866	19
FERTILIZERS	13	0.10%	6	\$23,312	\$139,873	\$636	\$1,000	5
COMMUNICATION/RECORDING SYS/INTERNET PRC	32	0.10%	6	\$10,804	\$64,822	\$0	\$5,012	10
IRRIGATION EQUIPMENT	10	0.10%	6	\$9,955	\$59,731	\$8,933	\$8,651	10
BOTTLE AND JAR MFG	11	0.10%	6	\$22,813	\$136,876	\$10,036	\$27,167	23
PRINTING/PUBLISHERS	12	0.10%	6	\$24,583	\$147,499	\$0	\$37,516	4
OFFICE MACHINES, COMPUTERS - OTHER	32	0.08%	5	\$21,201	\$106,004	\$16,438	\$48,300	23
BOAT OR SHIP BUILDING	7	0.08%	5	\$376,410	\$1,882,051	\$28,244	\$318,000	17
SHOES, BOOTS, OR SLIPPERS	33	0.08%	5	\$15,888	\$79,439	\$1,564	\$24,073	14
HARDWARE, HOME IMPROVEMENT STORES	31	0.08%	5	\$4,590	\$22,950	\$0	\$4,434	5
ADHESIVE AND ABRASIVE GOODS	6	0.08%	5	\$235,356	\$1,176,778	\$95,124	\$6,682	15
SALES OR SERVICE ORG	24	0.08%	5	\$11,128	\$55,638	\$4,504	\$20,750	14
BRUSH OR BROOM MFG	6	0.08%	5	\$1,595	\$7,975	\$0	\$1,623	2
SIGN MFG AND INSTALLATION	13	0.08%	5	\$18,017	\$90,086	\$1,767	\$26,467	14
JANITORIAL SERVICES	15	0.08%	5	\$19,480	\$97,400	\$0	\$1,271	7
INSULATION - OTHER THAN ASBESTOS	24	0.06%	4	\$10,084	\$40,335	\$0	\$1,250	4
BOATS - USE	15	0.06%	4	\$13,784	\$55,135	\$6,207	\$8,125	23
ALARMS AND DETECTION DEVICES	47	0.06%	4	\$87,833	\$351,333	\$10,945	\$132,975	34
TENTS AND CANOPIES	6	0.06%	4	\$622,750	\$2,491,000	\$31,758	\$512,663	30
CUTLERY, RAZORS, AND FLATWARE	12	0.06%	4	\$4,037	\$16,149	\$0	\$6,926	16
PIPE MFG	20	0.06%	4	\$47,200	\$188,798	\$103,117	\$8,370	31
CARPET AND FURNITURE CLEANING	8	0.05%	3	\$3,076	\$9,227	\$0	\$1,867	3
BOILER, STEAM PIPES	10	0.05%	3	\$24,733	\$74,200	\$31,358	\$3,335	34
SEPTIC TANKS	3	0.05%	3	\$4,857	\$14,570	\$1,783	\$1,700	5
WATER AND FIRE PROOFING	13	0.05%	3	\$24,821	\$74,464	\$17,722	\$6,374	36
DAIRY PRODUCTS	23	0.05%	3	\$341,143	\$1,023,428	\$18,495	\$335,163	21
BAKERIES AND BAKERY GOODS	21	0.05%	3	\$7,361	\$22,084	\$0	\$7,278	1
BEVERAGE BOTTLER - NON-ALCOHOLIC	24	0.05%	3	\$23,955	\$71,864	\$17,438	\$868	12
LADDERS, HOISTS, AND SCAFFOLDS	9	0.05%	3	\$89,583	\$268,750	\$0	\$17,093	25
ALCOHOL, AMMONIA, TURPENTINE, EXTRACT	15	0.05%	3	\$13,678	\$41,034	\$8,309	\$13,135	13
TANK BLDG/WAREHOUSES/VACANT BLDGS	9	0.05%	3	\$257,500	\$772,500	\$46,023	\$233,334	17
MOBILE HOME/TRAILER MFG	3	0.05%	3	\$1,655	\$4,966	\$808	\$2,167	4
WELDING	61	0.05%	3	\$214,656	\$643,969	\$52,635	\$36,633	17
SAND OR GRAVEL DIGGING, QUARRIES	16	0.05%	3	\$12,954	\$38,861	\$6,084	\$4,516	21
OIL REFINERIES	3	0.05%	3	\$929	\$2,788	\$0	\$867	3
GOVERNMENTAL SUBDV/OFFICES	3	0.05%	3	\$35,625	\$106,875	\$7,676	\$7,677	34
CONTRACTOR EQUIPMENT	16	0.03%	2	\$99,500	\$199,000	\$11,832	\$77,500	13
CONDOMINIUMS/HOTELS/MOTELS/DWELLINGS	24	0.03%	2	\$625	\$1,250	\$0	\$2,500	15
SALT, PHOSPHATES, AND LIME	18	0.03%	2	\$656	\$1,312	\$0	\$550	12
WALL AND CEILING INSTALLATION	12	0.03%	2	\$15,180	\$30,359	\$11,344	\$5,250	20
ICE DEALERS AND DISTRIBUTORS	2	0.03%	2	\$5,509	\$11,018	\$0	\$6,250	0
BOXES AND COMPOSITION GOODS	3	0.03%	2	\$6,250	\$12,500	\$5,672	\$6,250	17
VENDING MACHINES MFG	5	0.03%	2	\$1,850	\$3,700	\$0	\$2,050	5
OPTICAL AND HEARING GOODS	4	0.03%	2	\$700	\$1,400	\$0	\$463	9
JEWELRY AND WATCHES	6	0.03%	2	\$488	\$976	\$34	\$2,125	14
MUSICAL INSTRUMENT MFG/STORES	2	0.03%	2	\$5,562	\$11,124	\$0	\$6,062	4
PIPELINES/WELLS	11	0.03%	2	\$111,000	\$222,000	\$465,238	\$12,750	57
SEED MERCHANT	6	0.03%	2	\$9,335	\$18,669	\$0	\$1,007	20
FORESTRY/LAKES/FISHING/GUIDES	2	0.03%	2	\$101,500	\$203,000	\$6,719	\$104,250	20

**PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 2008 - 2017**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
CAR WASHES	3	0.03%	2	\$621	\$1,241	\$0	\$500	2
PACKING HOUSES	2	0.03%	2	\$3,292	\$6,584	\$0	\$2,500	2
ANIMAL BOARDING/VETERINARIANS/STOCKYARDS	3	0.02%	1	\$400	\$400	\$0	\$500	5
FIREARMS, AMMUNITION - MFG AND REPAIR	43	0.02%	1	\$10,000	\$10,000	\$5,709	\$10,000	9
RAILROAD/TRAIN MFG/CONSTRUCTION	25	0.02%	1	\$6,283	\$6,283	\$7,914	\$10,000	14
COLLECTIBLES	1	0.02%	1	\$1,500	\$1,500	\$0	\$0	0
PHOTOGRAPHIC EQUIPMENT AND SUPPLIES	4	0.02%	1	\$40,000	\$40,000	\$31,002	\$24,999	36
ELEVATOR, ESCALATOR, MOVING SIDEWALK	1	0.02%	1	\$15,000	\$15,000	\$47,197	\$80,000	25
JUNK AND SCRAP DEALERS	1	0.02%	1	\$4,021	\$4,021	\$0	\$2,500	19
VEGETABLE OILS	1	0.02%	1	\$277	\$277	\$0	\$1,007	1
BABY FOOD	3	0.02%	1	\$13,048	\$13,048	\$0	\$1,325	1
WATER BOTTLING	9	0.02%	1	\$6,063	\$6,063	\$636	\$7,500	1
NET, ROPE, AND FIBER MFG	1	0.02%	1	\$3,113	\$3,113	\$0	\$3,173	11
PATTERN MFG	1	0.02%	1	\$4,622	\$4,622	\$0	\$8	0
INK AND DYES	10	0.02%	1	\$45,000	\$45,000	\$29,083	\$25,000	24
LEAD MFG	41	0.02%	1	\$1,500,000	\$1,500,000	\$1,959,819	\$1,500,000	67
METAL EXTRACTION AND PROCESSING	7	0.02%	1	\$300,000	\$300,000	\$53,765	\$10,000	16
AEROSOL CONTAINERS	1	0.02%	1	\$100,000	\$100,000	\$116,496	\$0	46
INSTRUMENT MFG/TUNING	40	0.02%	1	\$100,000	\$100,000	\$126,256	\$188,160	24
FUMIGATING	19	0.02%	1	\$876	\$876	\$0	\$1,325	2
MOBILE HOME PARKS OR COURTS	8	0.02%	1	\$35,000	\$35,000	\$28,364	\$75,000	80
TOYS/GAMES	11	0.02%	1	\$5,750	\$5,750	\$0	\$0	8
LABORATORIES	5	0.02%	1	\$150	\$150	\$35	\$0	7
GRAIN ELEVATOR OPERATIONS	2	0.02%	1	\$31,000	\$31,000	\$0	\$1,007	11
FREIGHT FORWARDERS/TRUCKERS	3	0.02%	1	\$28,171	\$28,171	\$325	\$75,000	3
DISCOUNT/VARIETY STORES	7	0.02%	1	\$189	\$189	\$0	\$1	1
SNOW AND ICE REMOVAL-CONTRACTOR	10	0.02%	1	\$7,500	\$7,500	\$15,339	\$3,500	40
GAS TANKS AND FUEL CONTAINERS MFG	3	0.02%	1	\$50,000	\$50,000	\$65,119	\$750,000	33
AUTO RENTAL OR LEASING	5	0.02%	1	\$1,581	\$1,581	\$0	\$5,000	3
THEATERS	11	0.02%	1	\$75,000	\$75,000	\$29,377	\$23,265	36
BUILDINGS/PREMISES BANK OR OFFICE	24	0.02%	1	\$249	\$249	\$0	\$249	1
CLEANING-WINDOW/CHIMNEY	1	0.02%	1	\$90,000	\$90,000	\$2,954	\$20,000	14
PIPELINE CONSTRUCTION (OIL)	2	0.02%	1	\$215,000	\$215,000	\$43,187	\$215,000	28
CAMPGROUNDS/CAMPS/PICNIC GROUNDS	1	0.02%	1	\$1,113	\$1,113	\$0	\$500	1
NIGHTCLUBS/COMEDY CLUBS/CASINOS/ENTERTAINMENT	1	0.02%	1	\$500	\$500	\$0	\$5,000	2
HEALTH/EXERCISE FACILITIES	1	0.02%	1	\$25,000	\$25,000	\$46,599	\$16,000	27
CHURCHES/CONVENTS/MONASTERIES	1	0.02%	1	\$250	\$250	\$0	\$500	8
RECYCLING CENTERS/SALVAGE	2	0.02%	1	\$5,000	\$5,000	\$4,898	\$75,000	16
WHARF/WATERFRONT PROPERTY	2	0.02%	1	\$15,000	\$15,000	\$18,120	\$5	12
BOWLING LANES	1	0.00%	0	\$0	\$0	\$0	\$0	0
LAUNDRY SERVICES	3	0.00%	0	\$0	\$0	\$0	\$0	0
COTTON GOODS MFG/WOOL PULLING-COMBING	5	0.00%	0	\$0	\$0	\$0	\$0	0
FURNITURE OR WOODWORK STRIPPING	1	0.00%	0	\$0	\$0	\$0	\$0	0
ENGINEERS, ARCHITECTS, DRAFTSMEN	3	0.00%	0	\$0	\$0	\$0	\$0	0
GOLFMOBILES	4	0.00%	0	\$0	\$0	\$0	\$0	0
DRILLING/SHAFT SINKING	2	0.00%	0	\$0	\$0	\$0	\$0	0
PARKING-PUBLIC/PRIVATE MFG	7	0.00%	0	\$0	\$0	\$0	\$0	0
BLDG STRUC/PREFAB MFG/RENOVAT/WRECKING	5	0.00%	0	\$0	\$0	\$0	\$0	0
WIRE GOODS/METAL GOODS	16	0.00%	0	\$0	\$0	\$0	\$0	0
SEWING MACHINES	3	0.00%	0	\$0	\$0	\$0	\$0	0
AIRCRAFT OR AIRCRAFT PARTS MFG	14	0.00%	0	\$0	\$0	\$0	\$0	0
PUTTY PRODUCTS	6	0.00%	0	\$0	\$0	\$0	\$0	0
BARBER SUPPLIES AND HAIR PIECES	5	0.00%	0	\$0	\$0	\$0	\$0	0
MATCH AND CHARCOAL MFG	5	0.00%	0	\$0	\$0	\$0	\$0	0
PET GROOMING/STORES/TRAINING	5	0.00%	0	\$0	\$0	\$0	\$0	0
NEWSPAPERS, MAGAZINES, OR BOOKS	3	0.00%	0	\$0	\$0	\$0	\$0	0
HOBBY, WALLPAPERS, ART STORES	1	0.00%	0	\$0	\$0	\$0	\$0	0
LEATHER GOODS	3	0.00%	0	\$0	\$0	\$0	\$0	0
FIBERGLASS MFG	4	0.00%	0	\$0	\$0	\$0	\$0	0

**PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 2008 - 2017**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
PACKAGING/PACKING/MAIL ORDER	1	0.00%	0	\$0	\$0	\$0	\$0	0
DISCONTINUED OPERATIONS	6	0.00%	0	\$0	\$0	\$0	\$0	0
RENTAL STORES	9	0.00%	0	\$0	\$0	\$0	\$0	0
WEIGHERS, SAMPLERS OR INSPECTORS	1	0.00%	0	\$0	\$0	\$0	\$0	0
FLORISTS	1	0.00%	0	\$0	\$0	\$0	\$0	0
AMUSEMENT PARKS/PARKS/PLAYGROUNDS	2	0.00%	0	\$0	\$0	\$0	\$0	0
ARCHERY RANGES/RIFLE-PISTOL RANGES	3	0.00%	0	\$0	\$0	\$0	\$0	0
BEAUTY-NAIL SALONS/SPAS/TANNING SALONS	1	0.00%	0	\$0	\$0	\$0	\$0	0
ATHLETIC GAMES/CONTESTS/STADIUMS	22	0.00%	0	\$0	\$0	\$0	\$0	0
CEMETERIES/CREMATORIES/FUNERAL HOMES	1	0.00%	0	\$0	\$0	\$0	\$0	0
CONSULTANTS/PROGRAMMERS	2	0.00%	0	\$0	\$0	\$0	\$0	0
HEALTH CARE FACILITIES	1	0.00%	0	\$0	\$0	\$0	\$0	0
SUGAR REFINING	1	0.00%	0	\$0	\$0	\$0	\$0	0
TOTAL	159,376	100.00%	6,218	\$35,441	\$220,374,517	\$11,749	\$7,794	17

CLAIM DISPOSITION AND CLOSE TIME REPORTING

This section is divided into two categories. The first section presents data by the final disposition of claim. Claims settled without payment are reported as disposed in favor of defendant, the insured. Claims closed in favor of the plaintiff, claimant, consist of all claims closed with payment. The second section presents closed claim data categorized by time intervals to claim resolution. Each section contains annual summary data for 2017 and a ten-year summary.

PRODUCT LIABILITY CLAIM DISPOSITION FOR 2017

Claim Disposition	% of Paid Claims	Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense	Average Initial Reserve	Average # of Months Report to Close
BEFORE COURT PROCEEDING INITIATED	44.94%	231	\$16,360	\$3,779,106	\$1,907	\$5,318	8
NOT SPECIFIED	1.95%	10	\$122,079	\$1,220,794	\$0	\$1,006	29
JUDGEMENT FOR PLAINTIFF	0.39%	2	\$102,250	\$204,500	\$470,299	\$13,750	26
ARBITRATION	0.19%	1	\$18,750	\$18,750	\$12,775	\$1,000	27
ALL OTHER INCLUDING DISMISSALS	52.53%	270	\$51,508	\$13,907,058	\$23,804	\$4,440	32
TOTAL	100.00%	514	\$37,218	\$19,130,208	\$15,216	\$4,797	21

PRODUCT LIABILITY

TEN YEAR SUMMARY OF CLAIM DISPOSITION

FOR YEARS 2008 - 2017

Claim Disposition	% of Paid Claims	Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense	Average Initial Reserve	Average # of Months Report to Close
BEFORE COURT PROCEEDING INITIATED	57.59%	3,581	\$10,589	\$37,920,396	\$1,764	\$5,127	5
NOT SPECIFIED	0.31%	19	\$88,889	\$1,688,884	\$4,373	\$932	21
DIRECTED VERDICT FOR PLAINTIFF	0.08%	5	\$28,516	\$142,579	\$26,433	\$3,205	23
DIRECTED VERDICT FOR DEFENDANT	0.03%	2	\$5,808,087	\$11,616,174	\$13,385	\$250,050	68
JUDGEMENT FOR DEFENDANT	0.03%	2	\$55,000	\$110,000	\$1,020	\$85,511	4
JUDGEMENT FOR PLAINTIFF	0.27%	17	\$1,217,203	\$20,692,452	\$246,260	\$12,248	32
JUDGEMENT FOR PLAINTIFF AFTER APPEAL	0.05%	3	\$250,869	\$752,607	\$1,182,622	\$256,667	86
ARBITRATION	0.16%	10	\$45,550	\$455,497	\$39,273	\$5,488	20
ALL OTHER INCLUDING DISMISSALS	41.48%	2,579	\$56,997	\$146,995,928	\$22,632	\$11,000	34
TOTAL	100.00%	6,218	\$35,441	\$220,374,517	\$11,749	\$7,794	17

PRODUCT LIABILITY CLOSE TIME REPORTING FOR 2017

Number of Months From Report to Close	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
0-6	38.52%	198	\$13,851	\$2,742,499	\$167	\$3,071	2
7-12	8.95%	46	\$13,469	\$619,555	\$4,822	\$4,164	10
13-18	11.09%	57	\$35,182	\$2,005,402	\$27,261	\$5,313	16
19-24	6.03%	31	\$135,757	\$4,208,468	\$25,799	\$5,301	22
25-30	9.34%	48	\$39,035	\$1,873,694	\$50,289	\$2,740	27
31-36	4.47%	23	\$52,528	\$1,208,148	\$41,395	\$4,989	33
37-42	3.50%	18	\$38,629	\$695,319	\$7,810	\$5,337	39
43-48	3.31%	17	\$116,213	\$1,975,620	\$16,702	\$6,224	45
49-54	4.67%	24	\$79,835	\$1,916,037	\$5,122	\$1,604	51
55-60	1.95%	10	\$57,261	\$572,613	\$1,699	\$15,070	59
61-66	3.31%	17	\$32,009	\$544,158	\$8,741	\$6,518	64
67-72	2.33%	12	\$19,053	\$228,639	\$3,681	\$2,750	72
73-78	0.97%	5	\$27,000	\$135,000	\$18,839	\$75,000	75
79-84	0.19%	1	\$10,000	\$10,000	\$0	\$15,000	79
85-90	0.58%	3	\$69,833	\$209,500	\$13,945	\$3,836	87
91-96	0.19%	1	\$78,032	\$78,032	\$0	\$1,007	92
97-102	0.39%	2	\$39,616	\$79,231	\$84,357	\$7,750	100
103-108	0.00%	0	\$0	\$0	\$0	\$0	0
Greater than 108	0.19%	1	\$28,293	\$28,293	\$784,528	\$0	117
TOTAL	100.00%	514	\$37,218	\$19,130,208	\$15,216	\$4,797	21

PRODUCT LIABILITY

TEN YEAR SUMMARY OF CLOSE TIME REPORTING

FOR YEARS 2008 - 2017

Number of Months From Report to Close	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
0-6	52.25%	3,249	\$6,326	\$20,554,421	\$1,517	\$2,658	1
7-12	10.08%	627	\$31,640	\$19,838,167	\$3,535	\$6,860	10
13-18	9.52%	592	\$40,866	\$24,192,631	\$23,168	\$9,673	15
19-24	6.83%	425	\$55,501	\$23,588,106	\$10,760	\$22,166	21
25-30	4.84%	301	\$45,146	\$13,588,812	\$24,070	\$12,004	27
31-36	3.38%	210	\$84,523	\$17,749,802	\$23,181	\$18,371	33
37-42	2.01%	125	\$136,300	\$17,037,459	\$33,033	\$19,315	39
43-48	1.67%	104	\$77,565	\$8,066,807	\$26,843	\$14,646	45
49-54	1.72%	107	\$53,662	\$5,741,872	\$29,844	\$12,014	51
55-60	1.03%	64	\$138,336	\$8,853,530	\$66,284	\$29,264	57
61-66	1.17%	73	\$109,597	\$8,000,581	\$56,216	\$19,642	63
67-72	0.77%	48	\$304,792	\$14,630,003	\$80,270	\$44,510	70
73-78	0.50%	31	\$72,044	\$2,233,373	\$75,554	\$16,468	76
79-84	0.55%	34	\$29,401	\$999,640	\$13,319	\$8,618	82
85-90	0.58%	36	\$609,719	\$21,949,868	\$92,419	\$26,131	87
91-96	0.42%	26	\$64,658	\$1,681,113	\$20,759	\$7,173	94
97-102	0.14%	9	\$127,675	\$1,149,075	\$56,042	\$2,833	100
103-108	0.19%	12	\$6,101	\$73,216	\$5,705	\$933	107
Greater than 108	2.33%	145	\$72,042	\$10,446,041	\$41,110	\$1,913	164
TOTAL	100.00%	6,218	\$35,441	\$220,374,517	\$11,749	\$7,794	17

PRODUCT LIABILITY COMPANIES PREMIUM GROWTH & MARKET SHARE

(Derived from the Page 19 Supplement)

The tables in this section were generated by using the Missouri Page 19 Supplement data, filed for companies writing products liability insurance.

The first table presents data showing the percentage of change in growth for those companies who wrote premium during the year. This table is presented by descending order of percent of change in premium for 2016 and 2017.

The second table contains the market share, direct premium written, direct premium earned, direct losses paid, direct losses incurred and a loss ratio. This table is presented by descending order of market share.

This section contains data for year ending 2017.

PRODUCT LIABILITY PREMIUM GROWTH

Company Name	2017 Written Premium	2016 - 2017 % of Change in Premium	2016 Written Premium	2015 - 2016 % of Change in Premium	2015 Written Premium	2014 - 2015 % of Change in Premium
ACUITY A MUTUAL INSURANCE COMPANY	\$264,674	20.50%	\$219,647	-11.15%	\$247,217	-9.87%
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	\$1,745,683	26.73%	\$1,377,434	-42.07%	\$2,377,855	12.52%
AMCO INSURANCE COMPANY	\$203,753	20.76%	\$168,726	-5.60%	\$178,729	-19.89%
AMERICAN GUARANTEE & LIABLITY INSURANCE COM	\$2,072,053	129.05%	\$904,616	-47.47%	\$1,722,045	-3.72%
AMERICAN HOME ASSURANCE COMPANY	\$243,595	554.81%	\$37,201	-24.71%	\$49,413	-93.90%
AMERISURE PARTNERS INSURANCE COMPANY	\$59,139	42.23%	\$41,580	180.79%	\$14,808	-90.73%
ARCH INSURANCE COMPANY	\$527,151	87.53%	\$281,102	-52.63%	\$593,471	-27.83%
ATLANTIC SPECIALTY INSURANCE COMPANY	\$218,083	2.35%	\$213,078	185.24%	\$74,701	-31.79%
BERKSHIRE HATHAWAY HOMESTATE INSURANCE CO	\$3,528	1.97%	\$3,460	-9.09%	\$3,806	-8.93%
BITUMINOUS CASUALTY CORPORATION	\$5,204	22.82%	\$4,237	-32.62%	\$6,288	-48.39%
CHARTER OAK FIRE INSURANCE CO THE	\$337,402	45.30%	\$232,211	-31.73%	\$340,117	31.39%
COLUMBIA MUTUAL INSURANCE COMPANY	\$262,436	5.86%	\$247,909	-1.49%	\$251,661	8.69%
CONTINENTAL CASUALTY COMPANY	\$487,550	5.57%	\$461,826	131.00%	\$199,923	3262.88%
CONTINENTAL INSURANCE COMPANY THE	\$34,489	23.91%	\$27,834	-56.29%	\$63,672	1249.27%
COUNTRY MUTUAL INSURANCE COMPANY	\$15,789	6.67%	\$14,802	-12.49%	\$16,915	8.15%
DEPOSITORS INSURANCE COMPANY	\$265,179	2.41%	\$258,938	-3.84%	\$269,292	-6.78%
EMCASCO INSURANCE COMPANY	\$247,809	29.28%	\$191,677	-0.84%	\$193,291	-8.67%
EMPLOYERS MUTUAL CASUALTY COMPANY	\$318,797	42.16%	\$224,254	11.52%	\$201,097	-5.47%
FARMERS INSURANCE EXCHANGE	\$1,404	2.33%	\$1,372	-24.66%	\$1,821	1.62%
FCCI INSURANCE COMPANY	\$58,248	11.32%	\$52,324	43.73%	\$36,405	47.08%
FEDERATED MUTUAL INSURANCE COMPANY	\$838,463	2.70%	\$816,417	-7.01%	\$877,987	6.89%
FEDERATED SERVICE INSURANCE COMPANY	\$239,104	15.44%	\$207,126	-36.22%	\$324,775	-12.22%
GENERAL CASUALTY COMPANY OF WISCONSIN	\$19,582	109.48%	\$9,348	-12.76%	\$10,715	-51.25%
GRANITE STATE INSURANCE COMPANY	\$35,811	17.87%	\$30,383	-56.69%	\$70,150	58.42%
GREAT NORTHERN INSURANCE COMPANY	\$515,986	40.57%	\$367,059	-7.70%	\$397,665	-5.64%
GREENWICH INSURANCE COMPANY	\$6,632	0.05%	\$6,629	105.81%	\$3,221	57.58%
GRINNELL MUTUAL REINSURANCE COMPANY	\$683,637	11.09%	\$615,413	-9.43%	\$679,460	9.63%
HANOVER INSURANCE COMPANY THE	\$14,425	97.20%	\$7,315	-37.46%	\$11,697	168.34%
HARLEYSVILLE INSURANCE COMPANY	\$5,077	34.53%	\$3,774	62.18%	\$2,327	-9.07%
HARTFORD FIRE INSURANCE COMPANY	\$836,826	109.85%	\$398,780	29.02%	\$309,086	19.58%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	\$1,386,081	26.40%	\$1,096,556	-9.07%	\$1,205,997	-32.23%
LITITZ MUTUAL INSURANCE COMPANY	\$2,959	46.85%	\$2,015	5.22%	\$1,915	-81.69%
LM INSURANCE CORPORATION	\$134,232	38.98%	\$96,585	0.43%	\$96,169	680.47%
MASSACHUSETTS BAY INSURANCE COMPANY	\$67,133	95.46%	\$34,347	-18.00%	\$41,885	53.84%
MID-CONTINENT CASUALTY COMPANY	\$271,902	49.01%	\$182,473	-10.59%	\$204,084	-19.12%
MITSUI SUMITOMO INSURANCE USA INC	\$33,136	342.58%	\$7,487	595.82%	\$1,076	107500.00%
NATIONAL AMERICAN INSURANCE COMPANY	\$20,784	99.41%	\$10,423	10.58%	\$9,426	169.39%
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	\$1,360,939	7.19%	\$1,269,616	-8.51%	\$1,387,709	18.42%
NATIONWIDE MUTUAL INSURANCE COMPANY	\$192,428	9.50%	\$175,733	11.27%	\$157,939	13.27%
NORTH AMERICAN SPECIALTY INSURANCE COMPANY	\$14,966	338.24%	\$3,415	-16.16%	\$4,073	243.13%
OHIO CASUALTY INSURANCE COMPANY	\$64,091	369.94%	\$13,638	-64.14%	\$38,031	-22.72%
OHIO SECURITY INSURANCE COMPANY	\$240,852	25.98%	\$191,185	96.59%	\$97,251	64.21%
OLD REPUBLIC INSURANCE COMPANY	\$2,303,662	23.45%	\$1,866,013	-6.56%	\$1,996,964	136.59%
PENN MILLERS INSURANCE COMPANY	\$616,291	5.78%	\$582,617	-14.26%	\$679,498	5.42%
PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE (\$362,882	10.24%	\$329,174	5.73%	\$311,324	24.36%
PENNSYLVANIA MANUFACTURERS ASSOCIATION INSI	\$7,543	1.95%	\$7,399	4103.98%	\$176	-86.03%
PROPERTY & CASUALTY INSURANCE COMPANY OF H	\$12,802	523.27%	\$2,054	166.41%	\$771	274.27%
SAFETY NATIONAL CASUALTY CORPORATION	\$60,268	35.79%	\$44,383	-20.85%	\$56,074	134.95%
SECURA SUPREME INSURANCE COMPANY	\$240,267	70.87%	\$140,610	14.66%	\$122,631	6.85%
SELECTIVE INSURANCE COMPANY OF AMERICA	\$606,472	29.08%	\$469,832	-7.01%	\$505,242	33.41%
SENTRY INSURANCE A MUTUAL COMPANY	\$531,048	4.57%	\$507,855	-6.59%	\$543,710	-3.45%
SOMPO JAPAN INSURANCE COMPANY OF AMERICA	\$230,455	49.66%	\$153,985	-10.43%	\$171,914	78.89%
ST PAUL FIRE & MARINE INSURANCE COMPANY	\$2,658	27.06%	\$2,092	-86.36%	\$15,341	-61.64%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	\$39,276	31.67%	\$29,829	23.15%	\$24,221	-21.07%
TOKIO MARINE AMERICA INSURANCE COMPANY	\$22,938	44.35%	\$15,890	-83.24%	\$94,821	117.83%
TRUCK INSURANCE EXCHANGE	\$2,076	5.97%	\$1,959	-15.16%	\$2,309	5.97%
TWIN CITY FIRE INSURANCE COMPANY	\$724,205	7.86%	\$671,408	-36.84%	\$1,062,989	2.82%
UNION INSURANCE COMPANY OF PROVIDENCE	\$93,798	16.21%	\$80,712	-6.55%	\$86,373	157.75%
UNITED FIRE AND CASUALTY COMPANY	\$4,091,675	10.47%	\$3,703,906	19.24%	\$3,106,232	16.24%
UNITED STATES FIRE INSURANCE COMPANY	\$151,739	18.89%	\$127,630	5.66%	\$120,791	-18.47%
UNITED STATES LIABILITY INSURANCE COMPANY	\$124,933	4.05%	\$120,065	9.74%	\$109,407	-35.69%

PRODUCT LIABILITY PREMIUM GROWTH

Company Name	2017 Written Premium	2016 - 2017 % of Change in Premium	2016 Written Premium	2015 - 2016 % of Change in Premium	2015 Written Premium	2014 - 2015 % of Change in Premium
VALLEY FORGE INSURANCE COMPANY	\$19,588	3.53%	\$18,921	-12.22%	\$21,555	-72.13%
VIGILANT INSURANCE COMPANY	\$4,682	4.09%	\$4,498	-0.42%	\$4,517	-20.96%
WESCO INSURANCE COMPANY	\$164,082	127.27%	\$72,198	-28.73%	\$101,295	-3.83%
WEST AMERICAN INSURANCE COMPANY	\$23,187	95.13%	\$11,883	23.05%	\$9,657	-56.25%
WEST BEND MUTUAL INSURANCE COMPANY	\$605,880	39.00%	\$435,876	2.02%	\$427,244	-5.98%
TOTAL	\$37,877,232	6.98%	\$35,406,749	-6.89%	\$38,027,501	7.65%

PRODUCT LIABILITY MARKET SHARE YEAR 2017

Company Name	Market Share	Premium Written	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
UNITED FIRE AND CASUALTY COMPANY	10.80%	\$4,091,675	\$3,982,406	\$714,621	\$456,183	11.45%
OLD REPUBLIC INSURANCE COMPANY	6.08%	\$2,303,662	\$2,233,794	\$5,094	-\$76,803	-3.44%
AMERICAN GUARANTEE & LIABILITY INSURANCE COMPA	5.47%	\$2,072,053	\$1,323,087	\$0	-\$508,320	-38.42%
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	4.61%	\$1,745,683	\$1,516,498	\$0	-\$136,111	-8.98%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	3.66%	\$1,386,081	\$1,389,960	\$826,895	\$357,186	25.70%
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	3.59%	\$1,360,939	\$1,248,580	\$62,614	\$667,356	53.45%
FEDERAL INSURANCE COMPANY	3.57%	\$1,351,260	\$1,424,770	\$91,659	\$338,762	23.78%
CINCINNATI INSURANCE COMPANY THE	3.26%	\$1,236,207	\$1,231,468	\$1,033,941	-\$209,642	-17.02%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERIC	3.20%	\$1,211,718	\$1,206,736	\$7,826	-\$12,291	-1.02%
ADDISON INSURANCE COMPANY	2.35%	\$888,653	\$861,876	\$2,654	\$211,392	24.53%
FEDERATED MUTUAL INSURANCE COMPANY	2.21%	\$838,463	\$830,636	\$458,250	\$367,339	44.22%
HARTFORD FIRE INSURANCE COMPANY	2.21%	\$836,826	\$765,916	\$49,688	\$348,769	45.54%
TWIN CITY FIRE INSURANCE COMPANY	1.91%	\$724,205	\$777,928	\$15,000	\$32,329	4.16%
SECURA INSURANCE A MUTUAL COMPANY	1.84%	\$695,905	\$725,744	\$996,243	\$265,044	36.52%
GRINNELL MUTUAL REINSURANCE COMPANY	1.80%	\$683,637	\$665,687	\$110,663	-\$67,625	-10.16%
ZURICH AMERICAN INSURANCE COMPANY	1.75%	\$662,630	\$699,844	\$138,124	-\$5,189,231	-741.48%
GENERALI U S BRANCH	1.71%	\$648,186	\$628,793	\$0	-\$5,135	-0.82%
EVEREST NATIONAL INSURANCE COMPANY	1.65%	\$623,582	\$689,388	\$250,000	\$408,795	59.30%
PENN MILLERS INSURANCE COMPANY	1.63%	\$616,291	\$622,558	\$0	-\$17,577	-2.82%
SELECTIVE INSURANCE COMPANY OF AMERICA	1.60%	\$606,472	\$556,768	\$50,550	-\$179,823	-32.30%
WEST BEND MUTUAL INSURANCE COMPANY	1.60%	\$605,880	\$548,954	\$0	\$98,747	17.99%
SENTRY INSURANCE A MUTUAL COMPANY	1.40%	\$531,048	\$521,363	\$402,000	\$104,420	20.03%
ARCH INSURANCE COMPANY	1.39%	\$527,151	\$416,812	\$0	-\$22,458	-5.39%
GREAT NORTHERN INSURANCE COMPANY	1.36%	\$515,986	\$452,921	\$73,685	-\$45,724	-10.10%
CONTINENTAL CASUALTY COMPANY	1.29%	\$487,550	\$513,121	\$5,000	\$71,263	13.89%
MEDMARC CASUALTY INSURANCE COMPANY	1.18%	\$447,881	\$504,929	\$0	-\$40,579	-8.04%
WESTCHESTER FIRE INSURANCE COMPANY	1.18%	\$446,577	\$476,354	\$0	-\$36,441	-7.65%
PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMP	0.96%	\$362,882	\$329,040	\$282,650	\$2,235,180	679.30%
HDI GLOBAL INSURANCE COMPANY	0.95%	\$359,715	\$411,206	\$0	\$17,009	4.14%
NATIONAL SURETY CORPORATION	0.92%	\$350,003	\$435,610	\$9,309	-\$605,027	-138.89%
CHARTER OAK FIRE INSURANCE CO THE	0.89%	\$337,402	\$328,203	\$14,949	\$333,857	101.72%
EMPLOYERS MUTUAL CASUALTY COMPANY	0.84%	\$318,797	\$258,667	\$0	\$21,640	8.37%
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	0.80%	\$304,203	\$318,577	\$26,930	-\$151,267	-47.48%
SENTRY SELECT INSURANCE COMPANY	0.73%	\$276,864	\$272,590	\$49,000	\$230,008	84.38%
MID-CONTINENT CASUALTY COMPANY	0.72%	\$271,902	\$261,964	\$4,196	-\$84,097	-32.10%
DEPOSITORS INSURANCE COMPANY	0.70%	\$265,179	\$267,601	-\$5,525	-\$12,361	-4.62%
ACUITY A MUTUAL INSURANCE COMPANY	0.70%	\$264,674	\$255,139	\$130,993	-\$149,931	-58.76%
COLUMBIA MUTUAL INSURANCE COMPANY	0.69%	\$262,436	\$263,458	\$796	\$34,902	13.25%
EMCASCO INSURANCE COMPANY	0.65%	\$247,809	\$207,231	\$23,607	\$327,433	158.00%
AMERICAN HOME ASSURANCE COMPANY	0.64%	\$243,595	\$243,595	\$23,110	\$2,546,429	1045.35%
OHIO SECURITY INSURANCE COMPANY	0.64%	\$240,852	\$218,304	\$9,193	\$12,124	5.55%
SECURA SUPREME INSURANCE COMPANY	0.63%	\$240,267	\$177,510	\$0	\$71,198	40.11%
FEDERATED SERVICE INSURANCE COMPANY	0.63%	\$239,104	\$230,733	\$0	\$224,390	97.25%
SOMPO AMERICA INSURANCE COMPANY	0.61%	\$230,455	\$186,414	\$54,236	\$99,243	53.24%
CINCINNATI CASUALTY COMPANY THE	0.59%	\$223,752	\$216,980	\$3,635	-\$151,124	-69.65%
BENCHMARK INSURANCE COMPANY	0.58%	\$218,962	\$240,847	\$6,000	-\$85,236	-35.39%
ATLANTIC SPECIALTY INSURANCE COMPANY	0.58%	\$218,083	\$214,927	\$0	\$21,812	10.15%
AMCO INSURANCE COMPANY	0.54%	\$203,753	\$189,927	\$14,501	-\$95,273	-50.16%
STATE AUTO PROPERTY & CASUALTY INSURANCE COMP	0.51%	\$193,001	\$197,960	\$3,237	-\$35,134	-17.75%
NATIONWIDE MUTUAL INSURANCE COMPANY	0.51%	\$192,428	\$190,456	\$0	\$14,928	7.84%
FARMLAND MUTUAL INSURANCE COMPANY	0.50%	\$190,705	\$199,997	\$1,009,405	\$76,355	38.18%
TRAVELERS INDEMNITY COMPANY	0.43%	\$164,282	\$207,945	\$6,010	-\$15,351	-7.38%
WESCO INSURANCE COMPANY	0.43%	\$164,082	\$147,906	\$47,010	-\$703	-0.48%
SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	0.41%	\$154,152	\$154,615	\$32,655	-\$35,436	-22.92%
UNITED STATES FIRE INSURANCE COMPANY	0.40%	\$151,739	\$140,793	\$29,215	-\$34,838	-24.74%
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.38%	\$143,640	\$151,638	\$0	\$218,392	144.02%
LM INSURANCE CORPORATION	0.35%	\$134,232	\$96,462	\$0	-\$30,975	-32.11%

PRODUCT LIABILITY MARKET SHARE YEAR 2017

Company Name	Market Share	Premium Written	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
NORTH RIVER INSURANCE COMPANY THE	0.35%	\$133,893	\$159,658	\$0	\$183,608	115.00%
LIBERTY INSURANCE CORPORATION	0.33%	\$125,113	\$210,686	\$400	\$3,636	1.73%
UNITED STATES LIABILITY INSURANCE COMPANY	0.33%	\$124,933	\$130,714	\$0	-\$110	-0.08%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITT	0.32%	\$120,241	\$127,470	-\$51,807	\$526,486	413.03%
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.32%	\$119,790	\$127,201	\$107,748	\$244,411	192.15%
ACE AMERICAN INSURANCE COMPANY	0.31%	\$115,986	\$131,089	\$1,481,250	\$1,639,547	1250.71%
UNION INSURANCE COMPANY OF PROVIDENCE	0.25%	\$93,798	\$104,224	\$19,500	-\$125,395	-120.31%
LIBERTY MUTUAL INSURANCE COMPANY	0.24%	\$89,172	\$99,891	\$149,338	-\$390,208	-390.63%
CINCINNATI INDEMNITY COMPANY INC	0.23%	\$85,476	\$85,237	\$70,000	\$96,292	112.97%
AUSTIN MUTUAL INSURANCE COMPANY	0.23%	\$85,388	\$52,214	\$0	\$0	0.00%
AMERISURE INSURANCE COMPANY	0.21%	\$78,367	\$90,220	\$0	\$14,503	16.08%
HARTFORD ACCIDENT & INDEMNITY CO	0.19%	\$71,712	\$75,196	\$38,218	-\$575,003	-764.67%
XL INSURANCE AMERICA INC	0.18%	\$69,065	\$103,487	\$0	\$37,108	35.86%
MASSACHUSETTS BAY INSURANCE COMPANY	0.18%	\$67,133	\$68,954	\$0	-\$2,326	-3.37%
AMERICAN CASUALTY COMPANY OF READING PENNSYLV	0.17%	\$66,018	\$68,215	\$0	\$29,539	43.30%
OHIO CASUALTY INSURANCE COMPANY	0.17%	\$64,091	\$50,035	\$0	\$1,318	2.63%
SAFETY NATIONAL CASUALTY CORPORATION	0.16%	\$60,268	\$53,238	\$1,000,000	\$880,202	1653.33%
AMERISURE PARTNERS INSURANCE COMPANY	0.16%	\$59,139	\$52,557	\$25,000	\$35,693	67.91%
AXA INSURANCE COMPANY	0.15%	\$58,292	\$57,884	\$0	\$18,393	31.78%
FCCI INSURANCE COMPANY	0.15%	\$58,248	\$56,038	\$3,582	\$14,184	25.31%
SHELTER MUTUAL INSURANCE COMPANY	0.15%	\$57,110	\$61,108	\$0	\$0	0.00%
AMERICAN ZURICH INSURANCE COMPANY	0.12%	\$46,897	\$37,095	\$0	\$8,335	22.47%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.10%	\$39,276	\$35,407	\$0	\$493	1.39%
HARTFORD CASUALTY INSURANCE CO	0.10%	\$38,168	\$12,912	\$0	-\$20,400	-157.99%
AMERISURE MUTUAL INSURANCE COMPANY	0.10%	\$37,600	\$47,063	\$5,000	\$143,890	305.74%
MID-CONTINENT ASSURANCE COMPANY	0.10%	\$37,351	\$35,327	\$0	\$105,000	297.22%
GRANITE STATE INSURANCE COMPANY	0.09%	\$35,811	\$40,104	\$0	-\$306,213	-763.55%
CONTINENTAL INSURANCE COMPANY THE	0.09%	\$34,489	\$33,536	\$0	\$13,748	40.99%
TRAVELERS INDEMNITY COMPANY OF AMERICA	0.09%	\$33,143	\$62,546	\$0	\$8,411	13.45%
MITSUI SUMITOMO INSURANCE USA INC	0.09%	\$33,136	\$26,858	\$0	\$12,663	47.15%
AMERICAN INSURANCE COMPANY THE	0.08%	\$30,692	\$49,216	\$12,272,028	\$11,254,207	22866.97%
WEST AMERICAN INSURANCE COMPANY	0.06%	\$23,187	\$8,353	\$0	-\$2,971	-35.57%
TOKIO MARINE AMERICA INSURANCE COMPANY	0.06%	\$22,938	\$29,234	\$0	-\$11,314	-38.70%
PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	0.06%	\$21,499	\$21,422	\$0	-\$5,535	-25.84%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY S.I.	0.06%	\$21,435	\$22,313	\$0	\$0	0.00%
FIRST LIBERTY INSURANCE CORP THE	0.06%	\$21,337	\$40,764	\$0	-\$38,705	-94.95%
NATIONAL AMERICAN INSURANCE COMPANY	0.05%	\$20,784	\$15,848	\$0	\$1,125	7.10%
TRI STATE INSURANCE COMPANY OF MINNESOTA	0.05%	\$19,913	\$17,658	\$0	\$0	0.00%
VALLEY FORGE INSURANCE COMPANY	0.05%	\$19,588	\$18,534	\$0	-\$11,317	-61.06%
GENERAL CASUALTY COMPANY OF WISCONSIN	0.05%	\$19,582	\$17,705	\$0	\$1,480	8.36%
COLONY SPECIALTY INSURANCE COMPANY	0.05%	\$19,399	\$4,890	\$0	\$645	13.19%
ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0.05%	\$18,117	\$17,487	\$0	-\$10,104	-57.78%
FLORISTS MUTUAL INSURANCE COMPANY	0.05%	\$17,867	\$17,978	\$40,000	\$65,288	363.15%
NATIONAL TRUST INSURANCE COMPANY	0.05%	\$17,702	\$17,821	\$0	\$2,019	11.33%
COUNTRY MUTUAL INSURANCE COMPANY	0.04%	\$15,789	\$14,734	\$100,000	-\$3,277	-22.24%
TECHNOLOGY INSURANCE COMPANY	0.04%	\$15,296	\$15,296	\$0	-\$137,635	-899.81%
PACIFIC INDEMNITY COMPANY	0.04%	\$15,000	\$15,000	\$31,059	-\$242,132	-1614.21%
NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.04%	\$14,966	\$9,161	\$0	\$7,227	78.89%
HANOVER INSURANCE COMPANY THE	0.04%	\$14,425	\$5,989	\$0	\$4,623	77.19%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.04%	\$13,356	\$41,497	\$0	\$46,102	111.10%
HARTFORD UNDERWRITERS INSURANCE COMPANY	0.03%	\$13,060	\$17,095	\$18,000	-\$84,687	-495.39%
PROPERTY & CASUALTY INSURANCE COMPANY OF HART	0.03%	\$12,802	\$12,802	\$0	\$3,003	23.46%
CAPITOL INDEMNITY CORPORATION	0.03%	\$11,235	\$18,373	\$18,500	-\$23,794	-129.51%
NEW HAMPSHIRE INSURANCE COMPANY	0.02%	\$9,438	\$13,520	-\$780	-\$61,386	-454.04%
MONROE GUARANTY INSURANCE COMPANY	0.02%	\$9,434	\$8,917	\$0	\$1,277	14.32%
EXECUTIVE RISK INDEMNITY INC	0.02%	\$9,358	\$8,968	\$0	\$3,186	35.53%
QBE INSURANCE CORPORATION	0.02%	\$9,224	\$4,712	\$0	\$223	4.73%

PRODUCT LIABILITY MARKET SHARE YEAR 2017

Company Name	Market Share	Premium Written	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
HARCO NATIONAL INSURANCE COMPANY	0.02%	\$7,991	\$2,766	\$0	\$135	4.88%
TRANSPORTATION INSURANCE COMPANY	0.02%	\$7,707	\$4,050	\$0	-\$950,975	-23480.86%
PENNSYLVANIA MANUFACTURERS ASSOCIATION INSURA	0.02%	\$7,543	\$7,528	\$0	\$6,563	87.18%
FIREMENS INSURANCE COMPANY OF WASHINGTON DC	0.02%	\$7,074	\$5,259	\$0	\$0	0.00%
EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.02%	\$6,964	\$9,847	\$3,584	-\$84,972	-862.92%
HARTFORD INSURANCE COMPANY OF MIDWEST THE	0.02%	\$6,741	\$4,395	\$0	\$1,132	25.76%
GREENWICH INSURANCE COMPANY	0.02%	\$6,632	\$6,493	-\$85	-\$36,405	-560.68%
MITSUMI SUMITOMO INSURANCE COMPANY OF AMERICA	0.02%	\$6,262	\$6,265	\$0	\$1,104	17.62%
NATIONAL INDEMNITY COMPANY	0.02%	\$6,054	\$7,519	\$8,972	\$8,720	115.97%
ACADIA INSURANCE COMPANY	0.02%	\$6,029	\$1,914	\$0	-\$614	-32.08%
GREAT AMERICAN INSURANCE COMPANY	0.02%	\$6,001	\$4,147	\$0	-\$3,748	-90.38%
AMERICAN FIRE & CASUALTY COMPANY	0.02%	\$5,949	\$13,001	\$0	-\$3,009	-23.14%
BITCO GENERAL INSURANCE CORPORATION	0.01%	\$5,204	\$4,489	\$0	-\$16,400	-365.34%
HARLEYSVILLE INSURANCE COMPANY	0.01%	\$5,077	\$4,776	\$0	\$1,083	22.68%
VIGILANT INSURANCE COMPANY	0.01%	\$4,682	\$4,512	\$0	\$406,185	9002.33%
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	0.01%	\$4,598	\$9,943	\$0	\$4,249	42.73%
ALLSTATE INSURANCE COMPANY	0.01%	\$3,683	\$4,792	\$0	-\$8,893	-185.58%
BERKSHIRE HATHAWAY HOMESTATE INSURANCE COMPAN	0.01%	\$3,528	\$3,598	\$0	-\$167	-4.64%
NORTHLAND INSURANCE COMPANY	0.01%	\$3,433	\$13,453	\$0	-\$1,603	-11.92%
ILLINOIS NATIONAL INSURANCE COMPANY	0.01%	\$3,298	\$4,645	\$0	-\$62,321	-1341.68%
LITITZ MUTUAL INSURANCE COMPANY	0.01%	\$2,959	\$2,795	\$0	\$0	0.00%
OAK RIVER INSURANCE COMPANY	0.01%	\$2,943	\$2,943	\$0	-\$21,618	-734.56%
ST PAUL FIRE & MARINE INSURANCE COMPANY	0.01%	\$2,658	\$5,323	\$4,000,395	\$2,613,494	49098.14%
HANOVER AMERICAN INSURANCE COMPANY THE	0.01%	\$2,509	\$2,422	\$0	-\$7,774	-320.97%
WESTFIELD INSURANCE COMPANY	0.01%	\$2,190	\$4,352	\$0	\$586	13.47%
TRAVELERS CASUALTY AND SURETY COMPANY	0.01%	\$2,155	\$2,155	\$1,130,078	\$1,382,881	64170.81%
TRUCK INSURANCE EXCHANGE	0.01%	\$2,076	\$2,145	\$0	-\$2,156	-100.51%
CITIZENS INSURANCE COMPANY OF AMERICA	0.01%	\$2,041	\$2,668	\$0	-\$18,057	-676.80%
INSURANCE COMPANY OF THE STATE OF PENNSYLVANI	0.00%	\$1,869	\$4,529	\$0	-\$3,666	-80.95%
AMERICAN STATES INSURANCE COMPANY	0.00%	\$1,760	\$3,664	\$0	-\$1,181	-32.23%
CONTINENTAL WESTERN INSURANCE COMPANY	0.00%	\$1,747	\$1,153	\$0	-\$670	-58.11%
FARMERS INSURANCE EXCHANGE	0.00%	\$1,404	\$1,329	\$0	-\$2,414	-181.64%
AMTRUST INSURANCE COMPANY OF KANSAS INC	0.00%	\$1,139	\$3,393	\$0	-\$2,624	-77.34%
UNION INSURANCE COMPANY	0.00%	\$1,135	\$554	\$0	-\$66	-11.91%
CONTRACTORS BONDING & INSURANCE COMPANY	0.00%	\$935	\$84	\$0	\$0	0.00%
NATIONAL CASUALTY COMPANY	0.00%	\$839	\$839	\$0	\$545	64.96%
EMC PROPERTY & CASUALTY COMPANY	0.00%	\$680	\$481	\$0	\$314	65.28%
TRANS PACIFIC INSURANCE COMPANY	0.00%	\$673	\$274	\$0	\$2,723	993.80%
FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.00%	\$635	\$1,837	\$0	-\$1,247	-67.88%
AXIS INSURANCE COMPANY	0.00%	\$616	\$259	\$0	-\$18,895	-7295.37%
MARKEL INSURANCE COMPANY	0.00%	\$552	\$561	\$0	\$112	19.96%
FIREMANS FUND INSURANCE COMPANY	0.00%	\$491	\$11,024	\$129,188	\$91,325	828.42%
GREAT DIVIDE INSURANCE COMPANY	0.00%	\$248	\$145	\$0	\$38	26.21%
WAUSAU UNDERWRITERS INSURANCE COMPANY	0.00%	\$181	\$1,931	\$0	\$2,238	115.90%
MILFORD CASUALTY INSURANCE COMPANY	0.00%	\$147	\$4,658	\$28,593	\$46,598	1000.39%
UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE COM	0.00%	\$137	\$882	\$0	\$1,953	221.43%
NETHERLANDS INSURANCE COMPANY THE	0.00%	\$69	\$6,019	\$0	-\$484	-8.04%
ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$61	\$754	\$11,250	-\$43,927	-5825.86%
ASSOCIATED INDEMNITY CORPORATION	0.00%	\$9	\$7	\$0	\$2,076	29657.14%
AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	\$1	\$483	\$0	-\$45,122	-9342.03%
AFFILIATED FM INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1	N/A
MUNICH REINSURANCE AMERICA INC	0.00%	\$0	\$0	\$0	\$275,018	N/A
ENDURANCE AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4,188	N/A
RLI INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$148	N/A
WILSHIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$182	N/A
MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY	0.00%	\$0	\$344	\$0	\$4,430	1287.79%

PRODUCT LIABILITY MARKET SHARE YEAR 2017

Company Name	Market Share	Premium Written	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$360,360	N/A
NATIONAL LLOYDS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$45	N/A
SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$83	N/A
STAR INSURANCE COMPANY	0.00%	\$0	\$0	\$57,564	\$9,963	N/A
TRAVELERS CASUALTY INSURANCE COMPANY OF AMERI	0.00%	\$0	\$0	\$0	\$139	N/A
AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	\$5	N/A
STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4,966	N/A
SOUTHERN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5	N/A
ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5,449	N/A
CATLIN INSURANCE COMPANY INC	0.00%	\$0	\$1,808	\$16,375	-\$159,557	-8825.06%
COLUMBIA NATIONAL INSURANCE COMPANY	0.00%	\$0	\$3,308	\$0	\$354	10.70%
AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$0	\$289	\$0	\$0	0.00%
LAMORAK INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$741,788	N/A
EMPLOYERS FIRE INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$1,376	N/A
ATLANTA INTERNATIONAL INSURANCE CO	0.00%	\$0	\$0	\$0	-\$218,294	N/A
EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$6,961	N/A
BEDIVERE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$142,008	N/A
GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	\$0	\$0	\$0	-\$57,924	N/A
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.00%	\$0	\$0	\$0	\$11	N/A
BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPAN	0.00%	\$0	\$0	\$5,180,434	-\$1,315,538	N/A
INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$0	-\$985	N/A
PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$5,264	N/A
CHICAGO INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$101,600	N/A
MIDWESTERN INDEMNITY COMPANY THE	0.00%	\$0	\$0	\$0	\$5,471	N/A
IRONSHORE INDEMNITY INC	0.00%	\$0	\$0	\$0	-\$603	N/A
ARROWOOD INDEMNITY COMPANY	0.00%	\$0	\$0	\$1,667	-\$47,061	N/A
SAFECO INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	-\$52	N/A
TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$16,200	-\$113,241	N/A
FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.00%	\$0	\$0	\$0	-\$4,370	N/A
UNITED STATES FIDELITY & GUARANTY COMPANY	0.00%	\$0	\$0	\$5,630,242	\$7,052,698	N/A
WAUSAU BUSINESS INSURANCE COMPANY	0.00%	\$0	\$1,529	\$20,982	-\$42,303	-2766.71%
GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$0	\$32	\$0	\$89	278.13%
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$9	N/A
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0.00%	\$0	\$0	\$0	-\$19	N/A
AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	0.00%	\$0	\$28	\$0	\$370	1321.43%
MARKEL AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$572	N/A
PLAZA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5,732	N/A
TRAVELERS CASUALTY AND SURETY COMPANY OF AMER	0.00%	\$0	\$0	\$0	-\$55	N/A
CRUM & FORSTER INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$1	N/A
TNUS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$27	N/A
BERKLEY INSURANCE COMPANY	0.00%	\$0	\$0	-\$5,708	\$0	N/A
FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$871	N/A
DISCOVER PROPERTY & CASUALTY INSURANCE COMPAN	0.00%	\$0	\$0	\$0	-\$1,056	N/A
RIVERPORT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$75	N/A
PRAETORIAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$470	N/A
NATIONWIDE PROPERTY & CASUALTY INSURANCE COMP	0.00%	\$0	\$0	\$0	-\$10	N/A
STARR INDEMNITY & LIABILITY COMPANY	0.00%	\$0	\$0	\$0	-\$98,617	N/A
FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$8	N/A
THE TRAVELERS CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$6,881	N/A
DIAMOND STATE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$7	N/A
GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$587	N/A
ASPEN AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$70	N/A
ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	-\$35	-\$23	\$0	-\$12,419	53995.65%
REGENT INSURANCE COMPANY	0.00%	-\$84	-\$83	\$0	-\$121	145.78%
PENN AMERICA INSURANCE COMPANY	0.00%	-\$151	\$80	\$0	-\$27,521	-34401.25%
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS	0.00%	-\$391	\$219	\$0	\$80	36.53%

PRODUCT LIABILITY MARKET SHARE YEAR 2017

Company Name	Market Share	Premium Written	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
PEERLESS INSURANCE COMPANY	0.00%	-\$569	\$5,435	\$0	-\$2,297	-42.26%
GENERAL INSURANCE COMPANY OF AMERICA	0.00%	-\$617	-\$1,027	\$5,274	\$4,638	-451.61%
HAWKEYE-SECURITY INSURANCE COMPANY	0.00%	-\$1,103	\$7,190	\$0	\$409	5.69%
UNIVERSAL UNDERWRITERS INS CO	0.00%	-\$1,213	\$3,222	\$17,924	-\$20,942	-649.97%
COMMERCE AND INDUSTRY INSURANCE CO	-0.01%	-\$4,971	-\$4,956	\$0	-\$171,736	3465.21%
ELECTRIC INSURANCE COMPANY	-0.21%	-\$78,321	-\$78,321	\$14,134	-\$222,069	283.54%
PHOENIX INSURANCE COMPANY THE	-0.25%	-\$96,300	\$116,892	\$201,508	\$209,886	179.56%
TOTAL	100.00%	\$37,877,232	\$36,863,658	\$38,865,226	\$25,127,698	68.16%

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